



July Commission Meeting

July 17, 2020

Iowa

Meeting Book - July Commission Meeting

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Wiederspan

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Commissioner
Mulholland

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Commissioner
Fitzgibbon
Commissioner
Ash

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UPCOMING MEETING DATES:
September 18, 2020
November 20, 2020
January 22, 2021
March 19, 2021 (by telephone)
May 14, 2021

IOWA COLLEGE STUDENT AID COMMISSION

Executive Director's Report

July 2020

Office Reopening Plans

We continue to monitor COVID-19 statistics for Iowa, along with guidance issued by the Iowa Department of Administrative Services, the U.S. Centers for Disease Control, and the World Health Organization. We also surveyed staff and found that most of them have concerns about returning to the office. We have not set a timeline for reopening, but we are working on procedures to keep staff and members of the public as safe as possible.

Legislative Wrap-Up

After suspending its 2020 session in mid-March, the Iowa Legislature reconvened in early June and moved quickly, passing a rare omnibus appropriations bill that Governor Kim Reynolds signed June 30. Provisions that affect Iowa College Aid:

- Our FY21 appropriations are up \$332,000 from FY20: \$300,000 for the new Rural Veterinarian Loan Repayment Program and \$32,000 in additional funds for administration of the Future Ready Iowa Last-Dollar Scholarship.
- The maximum amount of unallocated funds that can be transferred to the scholarship and grant reserve fund was raised from 1 percent to 2 percent of the prior-year appropriation.
- \$600,000 that was unallocated for the Future Ready Iowa Grant in FY20 was transferred to alleviate shortfall in the Future Ready Iowa Last-Dollar Scholarship.

In addition to creating the veterinary program, lawmakers passed policy bills to expand eligibility for the Future Ready Iowa Last-Dollar Scholarship and to allow recipients of some repayment programs to refinance with private lenders without losing eligibility. Division Administrator for Financial Aid Program Administration Todd Brown will provide an update on the awarding parameters during the Legislative Committee report in this meeting.

GEAR UP Iowa

Most of the students in our GEAR UP Iowa 2.0 cohort graduated from high school in May. Unlike our 1.0 grant, which followed students only through their senior year of high school, our 2.0 grant will continue to provide support through their first year of higher education. While Year 7 has always been part of the GEAR UP 2.0 plan, challenges posed by the COVID-19 pandemic will make these supports even more important.

Year 7 coordinators have been hired at four partner colleges:

- Des Moines Area Community College, Tina Akinyi
- Eastern Iowa Community Colleges, Brittany Beard
- Indian Hills Community College, Jennifer Rotole
- University of Iowa, Amalia Riordan

Iowa State University is in the process of hiring a coordinator.

Local College Access Networks

On July 1, we awarded \$599,850 for the 2020-21 LCAN grant cycle. All 12 existing networks submitted applications and received full funding, although the Quad Cities CAN applied for a new Year 1 grant with a new fiscal agent and a new focus on adult learners. Other returning communities:

- Aligned Impact Muscatine (AIM)
- Black Hawk County CAN
- Carroll Area CAN
- Dubuque CAN
- Latinos CAN
- Mason City CAN
- Mission Possible Franklin County
- OPT-in CAN for System Involved Youth
- Ottumwa Cradle-College-Career (C3)
- Queer Supports Advisory Team (QSAT)
- Story County CAN

The LCAN team is planning a virtual convening for these grantees October 8–9. We have delayed the next grant cycle for new applicants to begin July 1, 2021.

College Access and Success AmeriCorps

Iowa College Aid has been awarded two AmeriCorps State grants for 2020-2021. College Access AmeriCorps will receive \$146,092 to place about 40 Student Leaders in school districts. College Success AmeriCorps will receive \$161,700 to place about 15 Success Coaches in community college districts. Both grants begin September 1.

Course to College

While Course to College registration got off to a slow start during the spring school upheaval, we have 129 registrations for the 2020-21 school year, compared to 119 last year. The deadline to register was July 1. Of this year's registrations, 41 are Partner sites, 37 are entirely new to the

program, and 25 have expressed interest in hosting an AmeriCorps member. We're working to take the college-going process virtual so that students can access our resources and materials no matter how their school will return to learn.

Iowa CCR Academy

The Iowa College & Career Readiness Academy launched its summer session on June 8. A total of 55 college access professionals registered for these interactive online continuing education courses. The Iowa Department of Education has provided funding to hire more facilitators, and we are reviewing applications.

FAFSA Filing Update

The official deadline to file a FAFSA for 2020-21 was July 1. As of July 8, 53.88 percent of public high school seniors in Iowa's class of 2020 had filed. While that number is down 0.33 percentage points from a year ago, Iowa has experienced a smaller year-over-year decline than many states and the nation as a whole. Research analyst Meghan Oster will present a report analyzing FAFSA filing over the past four cycles later in this meeting.

Improvements in Tech Processes

We implemented technological improvements last month that will streamline processes for both higher education institutions and our own staff. Our Postsecondary Authorization team began sending 2020 renewal invoices to institutions approved for registration on June 1, and for the first time, we offered the option of making electronic payments. On June 16, we notified colleges and universities that we are now able to accept payment certification through the online Iowa College Aid Processing System, or ICAPS®. And on June 26, we converted to a new streamlined Salesforce system for personnel activity reports and time-off requests.

2020-21 Publications

Our 2020-21 suite of free publications for students and families is at the printer. We have reorganized "Your Course to College" to follow the five steps of the Course to College program: early awareness, college applications, financial aid, college decisions, and summer melt prevention. We also added a new flier to promote the Iowa Tuition Grant. The visual theme of "painting your future" runs through all the publications.

IOWA COLLEGE STUDENT AID COMMISSION

Minutes of Meeting May 15, 2020

Members Present

Michael Ash
Manny Atwood
Tim Fitzgibbon
Melissa Hidalgo

Katie Mulholland
Mark Putnam
Herman Quirmbach
Doug Shull

Barbara Sloniker
Emily Stork
Jeremy Varner
Cindy Winckler

Members Absent

Sherry Bates

Cecil Dolecheck

Tim Kraayenbrink

AG Present

Emily Willits

Staff Present

Todd Brown
Prasanna Bujimalla
Merima Dizdarevic
Wade Leuwerke
Karmon Long

Julie Ntem
Meghan Oster
Lisa Pundt
Elizabeth Keest Sedrel

Christina Sibaouih
Carolyn Small
Jayne Smith
Mark Wiederspan

Call to Order

The Iowa College Student Aid Commission met for a regularly scheduled meeting on May 15, 2020, via Zoom teleconference. Commission Chair Mulholland called the meeting to order at 10:00 a.m. with roll call. A quorum was present.

Executive Director's Report

Dr. Wiederspan reported that staff remain productive while continuing to work remotely. Weekly reports have reflected the growing number of agency activities and accomplishments and have truly demonstrated staff's tenacity and dedication toward improving college access and success.

Since the last Commission Meeting in March, Dr. Wiederspan announced that the Scholarships and Grants team released three rounds of guidance related to COVID-19 to postsecondary institutions. The guidance was issued to colleges in order to ensure that Iowa students maintain their eligibility for state financial aid programs.

Dr. Wiederspan noted that the Commission is waiting for the Legislature to reconvene to approve a budget for fiscal year 2021. This will allow for eligibility determination for most financial aid programs. However, staff are able to notify recipients of the Education and Training Voucher and the Gov. Terry E. Branstad Iowa State Fair Scholarship at this time. In addition, awards have been determined for loan repayment programs, which assist individuals who worked in high-need occupations during the 2020 fiscal year.

Dr. Wiederspan reported that Scholarships and Grants staff are preparing for awards for the upcoming academic year. They have finalized the list of eligible programs of study for the Kibbie Grant and the Future Ready Iowa Last-Dollar Scholarship.

Several changes have been made to the application process for Local College Access Network Grants due to school closures. For current LCANS, the application deadline is delayed from May 15 to June 1, while grants will still be effective from July 1 to June 30. Applications for new LCANS will be open on November 1, and awards will be disbursed on January 1, running for six months. Existing LCANs are allowed to repurpose their grant funding to support student needs. Story County LCAN is currently providing books and weekend snacks to students. Dr. Wiederspan notes that LCAN staff are meeting with communities and providing assistance on how to handle the effects of the pandemic on college attainment. Many other responses and assistance by staff are focused on ways to

recognize students who will not experience a live College Decision Day or commencement.

Dr. Wiederspan noted that high school is not ending as expected for the GEAR UP 2.0 cohort. Due to COVID-19, GEAR UP Iowa schools have the opportunity to request a three-month extension of their project performance goals. Schools will not receive additional funds; however, they will have until September 20 to spend their existing funds, collect match, and meet deliverables.

Staff continue to meet with high schools and partner colleges working to make virtual resources available to students and families. Last week, GEAR UP Iowa hosted a "Passing the Baton" virtual conference with close to 40 participants, which included GEAR UP coaches, high school counselors, and superintendents. This celebratory end-of-year event offered participants the opportunity to reflect on the achieved work over the past six years. In addition, it provided insight on what assistance is needed for students during their transition to college.

Dr. Wiederspan provided an update to the Course to College program and noted that even though high schools are closed, the agency is still celebrating the graduating high school class of 2020. The agency worked with Governor Kim Reynolds to declare May as College Decision Month with an official proclamation. The Governor also made a congratulatory video that is available on the Iowa College Aid's YouTube channel. In addition, as of last week, almost all Course to College Partner schools provided updates on their College Decision Day events. Staff have assisted these schools by providing video templates, placards, yard signs, and giveaways. Students' videos and photos are being shared through social media as well. In the past, the agency invited Commissioners to attend a College Decision Day event. Instead, this year, Dr. Wiederspan invites everyone to watch for the hashtag #IADecisionDay on social media.

Dr. Wiederspan reported staff are continuing to encourage students to complete the FAFSA. On April 15, staff conducted a FAFSA Q&A via Facebook live stream in partnership with the Iowa College Access Network and the Iowa Association of Independent Colleges and Universities. There were roughly 840 viewers in real time and, as of last week, there are more than 2,000 views of the event's recording. The FAFSA completion rate for high school seniors, as of Wednesday, is at 51%. This rate is .23 percentage points lower than last year at this time.

Dr. Wiederspan provided an update on the agency's Virtual College Coach texting campaign. As of last week, 1,017 student opted into the program. Since this campaign's

inception in January, 16,000 text messages have been sent to students, and over 2,000 texts have been received from students. Last week, the junior campaign, for the high school class of 2021, launched. This will be the first class to receive text messaging and coaching throughout their senior year.

Dr. Wiederspan announced that Iowa College Aid will be receiving \$28,000 in funding from the Iowa Department of Education. This funding will allow the agency to expand course capacity for the Iowa College & Career Readiness Academy. A new special course has been added this spring to provide a professional development opportunity for school counselors and others who are working from home. Course enrollment filled within a week. Registration for the summer session for all other courses opened last week.

Dr. Wiederspan stated that after Congress passed the CARES Act last March, Postsecondary Authorization drafted step-by-step advice for Iowa institutions to access the Higher Education Emergency Relief Fund. Information was sent to 79 schools. In total, roughly \$121 million is going to postsecondary institutions in Iowa. Of the \$121 million, approximately \$60 million will be going to students in the form of emergency grants.

Finally, Dr. Wiederspan announced that the agency officially released the "Condition of Higher Education" report on May 1. Once bound and published copies are ready, they will be distributed to the Commissioners no later than early June.

Meeting Minutes

Motion: Commissioner Shull moved to approve the March 20, 2020, Meeting Minutes as written. Commissioner Fitzgibbon seconded the motion, which passed unanimously.

Motion: Commissioner Shull moved to approve the April 24, 2020, Special Meeting Minutes as written. Commissioner Ash seconded the motion, which passed unanimously.

FY 2021 Meeting Schedule

Motion: Commissioner Shull moved to approve the proposed fiscal year 2021 meeting schedule. Commissioner Sloniker seconded the motion, which passed unanimously.

Postsecondary Registration Compliance Enforcement

Before Ms. Small provided background on the postsecondary registration compliance enforcement, Commission Chair Mulholland noted that this item does not require action from the board at this time, as originally planned. Ms. Small provided a synopsis to date as it relates to Inspirit Institute. Inspirit Institute was operating in Dubuque, most recently offering non-degree and technical training programs—specifically, programs that prepare individuals for the licensed profession of massage therapy. Under Iowa Code Chapter 261B.112, this school, along with all other Iowa-based institutions offering non-degree career and technical training programs, must apply to the Iowa College Student Aid Commission for approval to continue to operate as a school that is exempt from formal registration. The Commission received Inspirit’s application for that purpose in November 2017. Roughly, over the course of a year and a half, the Commission was unsuccessful in working with the school to encourage its full compliance as it relates to all required policy disclosures and financial protections. In November 2019, staff made a recommendation to the Commission Board for an order to show cause. This decision was made for multiple reasons, such as the school continuing to be noncompliant with the Commission’s tuition refund policy for students who withdraw. The school failed to demonstrate full compliance with the Commission’s student consumer information disclosure requirements. In addition, the school canceled a bond required under Iowa Code Section 714.18 in January 2019. During the time when an order to show cause was recommended, there was no financial protection in place for students who currently and previously attended the Institute. The Commission voted to issue the order to show cause. Shortly after that decision, the Institute notified the Commission that it had obtained a new bond on November 15, 2019. The Postsecondary Authorization team then agreed to assist the school by reviewing its catalog and website while making recommendations to the webmaster for changes needed to constitute compliance in terms of the refund policy and student consumer information disclosure laws. Staff continued to provide effort and assistance; however, in February, they were notified by a third party that the Institute may be subject to an eviction proceeding by the landlord. The school was evicted from the Dubuque location as of February 24, 2020. As a result, the school closed and is not currently operating. Ms. Small explained that today, staff are bringing forward cease and desist recommendations to the Board due to a failure in full compliance of the law from Inspirit Institute. She explained that the school continues to maintain an active website that, as of today, refers to its former Dubuque location. In addition, the website states that Inspirit plans to open a similar location within the next month or two. As of May 19, 2020,

agency counsel received communication from the school owner that has necessitated a change in the meeting agenda today.

Ms. Emily Willits provided more information on the communication that was received from the owner of Inspirit Institute indicating that she had retained an attorney who was unable to participate in today's board meeting. Because of this, Emily Willits is recommending to table this action to avoid deliberation or decision until the owner of Inspirit Institute has the opportunity to respond with her counsel. In addition, it is recommended to move this action item to the subsequent commission meeting.

In response to a question from Senator Quirnbach, Ms. Small noted that staff were unable to obtain enough information to make the determination on whether there are students who are currently owed a tuition refund by Inspirit Institute. In addition, Ms. Willits explained that Ms. Small has been working with attorneys in the consumer protection division of the Attorney General's Office on attempts to recover the bond that Inspirit Institute has posted. The tabled action recommended today is a step toward a regulatory proceeding.

In response to a question from Commissioner Fitzgibbon, Ms. Small explained that staff were very close to adapting a usable refund policy and consumer disclosure with the Institute before communication dropped. She noted the school failed to disclose particular information with students such as student consumer information disclosures and ensuring tuition is not just disclosed but actually implemented and adopted internally. There were no other questions.

Motion: Commissioner Shull moved to table the current action of issuing a cease and desist order against Inspirit Institute. Commissioner Ash seconded the motion, which passed unanimously.

Staff Reports

Ms. Bujimalla provided updated financials through May 2020.

Ms. Small provided the report on postsecondary Registrations, SARA, and exemptions.

Ms. Sibaouih provided context as it relates to the GEAR UP Iowa 10th- and 11th-grade outcomes. The GUI program presents two reports regularly. Dr. Leuwerke and Ms. Long presented findings from both an annual progress report as well as a biannual report completed last year for 10th-graders. Commissioner Ash asked what the difference is

between a partner and a non-partner school. Ms. Sibaouih explained that a request for proposal was issued to all the colleges in the state to apply to receive funds for GEAR UP in Year 7. She noted that schools where students were projected to attend were specifically targeted to apply. All schools are considered partner schools; however, the terminology is used to differentiate those who are grant recipients and those who are not. Commissioner Winkler asked if staff have discussed whether or not schools are going to open and their plans on continuing virtual support. Ms. Sibaouih noted that the team is working very closely with college partners in particular and working hard to make sure they are staying up to date on students' decisions. There have been several modifications to summer bridge programming, and staff are dedicated to working with each college to determine what adjustments need to be made in light of all the changes. However, Ms. Sibaouih noted that they allow colleges to lead the way as they determine how to implement these changes. The main focus currently is impacting the metrics. GEAR UP Iowa is currently leading the nation in terms of a program that is addressing students at every level. The plan is to have interactions with as many GEAR UP cohort members as possible, through texting, virtual assistance, workshops, and other methods staff are developing. Commissioner Winkler also asked whether there will be an opportunity for additional applications for another GEAR UP cohort. Ms. Sibaouih noted there are competitions for GEAR UP grants every year. Currently, there is no concern for a lack of funding. Even though there is a level of competition, GEAR UP Iowa has a good standing in terms of the results the program has seen from current work and the reputation it has across the nation. In the meantime, staff will continue to move forward with ideas on how GEAR UP 3.0 will work and bring those ideas to the Commission for consideration to approve moving forward with an application in September 2021.

In response to a question from Senator Quirnbach, Dr. Leuwerke reported that a match sample was used to compare attendance between GEAR UP 10th-graders and those 10th-graders who were in a non-GEAR UP school. In addition, Dr. Leuwerke noted that the study results were statistically significant and a copy of the manuscript, which provides more details, is available. Furthermore, Senator Quirnbach questioned whether parents self-reported their knowledge or were tested to determine their knowledge base. Dr. Leuwerke explained that parents are surveyed every year and self-report their knowledge. However, the number has stayed steady from year to year.

In response to Senator Quirnbach questioning whether there has been thought to how high schools will look this fall in light of COVID-19 and social distancing practices, Ms. Sibaouih explained that from a GEAR UP standpoint, interactions with high schools will

be minimal with the exception of super seniors. Staff are currently working with them to determine how they will be able to interact with students. Preliminary concerns revolve around graduations due to the difference in how each school plans on graduating their students. In addition, next year, the only program that will focus on high school students is the broader Course to College, which supports counselors in doing work with students. There were no other questions.

Ms. Meghan Oster presented the “Condition of Higher Education in Iowa” (CoHE) report to the Commission. She discussed the benefits of higher education, college readiness in Iowa, college prices, financial aid, college access and success, as well as future projections. A copy of the report is available on Iowa College Aid’s website. There were no questions at this time.

Audit and Finance Committee Report

Dr. Wiederspan provided context on the current situation of Iowa College Aid’s internal budget for State Fiscal Year 2021. Adjustments to the budget are currently awaiting the Legislature and projections from Ascendium, formally known as Great Lakes. Iowa College Aid relies heavily on funding from Ascendium. Currently, Ascendium has halted collections on student loans. Since April, Dr. Wiederspan has been in contact with the agency for possibilities on offering Iowa College Aid relief on payments as well as a request to alter the current contract to accommodate for lost funding that may happen due to COVID-19. These conversations are ongoing. In addition, Dr. Wiederspan has requested projections from Ascendium to determine what Iowa College Aid’s funding will be in the future in light of COVID-19. These projections are still being determined. The current budget reflecting Ascendium funding is based on projections most recently received in December. The budget was established based on what we currently know, and adjustments have not been made due to the unknowns pending the Legislature’s return and payments from Ascendium.

Commissioner Fitzgibbon noted that a starting point is needed for the budget. The Audit & Finance Committee discussed and is comfortable with the recommendations that they accept the preliminary 2021 FY budget for the Commission knowing that multiple factors will impact it in the near future.

Motion: Commissioner Fitzgibbon moved to accept the preliminary fiscal year 2021 internal budget acknowledging there will be adjustments made pending the Legislature's return and Ascendium projections.
Commissioner Shull seconded the motion, which passed unanimously.

Legislative Committee Report

Commissioner Ash reported that the Legislature has not been in session since the last Commission meeting; therefore, there is little to report from the Legislative Committee.

Mr. Brown added that legislative counsel met on May 14 and formalized a plan for the Legislature to reconvene the 2020 session on June 3, 2020. As of now, the FY 2021 budget will be the primary focus of their work. In addition, if there is a policy that is deemed high-priority by legislative leadership, it may also be considered. The anticipation is that all this will be negotiated between the House, the Senate and the Governor's office prior to bringing the Legislature back into session.

Furthermore, Mr. Brown reported that on May 14, Governor Reynolds, the Speaker of the House, and the Senate Majority Leader requested the Revenue Estimating Conference hold another meeting prior to the Legislature coming back. The Revenue Estimating Conference is responsible for putting together forecasts of future state revenues. The forecasts are used by the Governor for the upcoming year budget requests as well as by the Legislatures to set budget targets. The last time the REC met was March 12, 2020. There is anticipation that COVID-19 will impact state revenues currently and into the future. Once the REC revises the revenue estimates, the Governor will revise her fiscal year 2021 budget requests.

Mr. Brown provided an update on the statutory amendments the Board of Commissioners considered and approved to move forward during the Special April Commission Meeting. The information was sent to the chairs of the Joint Education Appropriations Committee. Both chairs seemed to be open to the language. There is no guarantee whether the language could get into the education appropriations bill this year; however, Mr. Brown notes that they are continuing to monitor the situation and are hopeful the language can move forward. There were no questions.

Commissioner Comments

Commissioner Shull moved to adjourn the meeting. Commissioner Fitzgibbon seconded the motion. The motion passed unanimously, and the meeting adjourned at 11:43 a.m.

Katie Mulholland, Chair

Doug Shull, Vice Chair

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules

July 2020

Recommended Action:

Move to propose amendments to Administrative Rule:

- Chapter 15 – *"Future Ready Iowa Skilled Workforce Last-Dollar Scholarship"*

COLLEGE STUDENT AID COMMISSION [283]

Notice of Intended Action

Proposing rule making related to future ready Iowa skilled workforce last-dollar scholarships and providing an opportunity for public comment.

The Iowa College Student Aid Commission hereby proposes to amend Chapter 15, “Future Ready Iowa Skilled Workforce Last-Dollar Scholarship Program,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is proposed under the authority provided in 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261.

Purpose and Summary

The proposed rulemaking implements amendments enacted by 2020 Iowa Acts, House File 2629, sections 18 and 19, and makes several additional technical corrections.

Sections 18 and 19 of House File 2629 expand student eligibility under the program; the administrative rules have been amended to reflect those changes.

The technical amendments ensure that students whose enrollment is disrupted due to military deployment, medical incapacity, or a declared disaster can apply for a waiver to the continuous enrollment provision; specify that students maintain eligibility in the semester that their credential will be completed if the remaining credits don’t equate to at least half-time enrollment; and update definition and statutory references.

Fiscal Impact

This rule making has no fiscal impact to the state of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283 – Chapter 7, Iowa Administrative Code.

Public Comment

Any interested person may submit comments concerning this proposed rule making. Written comments in response to this rule making must be received by the Commission no later than 4:30 p.m. on September 1, 2020. Comments should be directed to:

Mark Wiederspan
Executive Director
Iowa College Student Aid Commission
475 S.W. Fifth Street, Suite D
Des Moines, Iowa 50309-4608
Phone: 515.725.3410
Fax: 515.725.340
Email: mark.wiederspan@iowa.gov or administrative rules website at <https://rules.iowa.gov>.

Public Hearing

No public hearing is scheduled at this time. As provided in Iowa Code section 17A.4(1) “b,” an oral presentation regarding this rule making may be demanded by 25 interested persons, a governmental subdivision, the Administrative Rules Review Committee, an agency, or an association having 25 or more members.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its regular monthly meeting or at a special meeting. The Committee’s meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

The following rule making actions are proposed:

ITEM 1. Amend rule 283—15.2(261), new definition of “adult learner” and “approved state-recognized work-based learning program”, as follows:
“Adult learner” means an eligible student who attains age 20 as of July 1 prior to the year of enrollment and who has not received an award under subparagraph 15.3(1) “j”(1) or subparagraph 15.3(1) “j”(2).
“Approved state-recognized work-based learning program” means a structured educational and training program that includes authentic worksite training and is approved by the Iowa department of education.

ITEM 2. Amend subrule 283—15.3(1), as follows:

15.3(1) An applicant of the future ready Iowa skilled workforce last-dollar scholarship program must:

a. Be an Iowa resident as defined in 283—Chapter 10.

b. Annually complete the Free Application for Federal Student Aid and any other application required by the college student aid commission by the priority application date specified by the college student aid commission.

c. Attend an orientation session, in person or virtually, for the eligible institution.

d. Register for courses with the assistance of an advisor, create a graduation plan as required under the eligible program, and participate in available academic advising sessions.

e. Enroll in an eligible program at an eligible institution.

f. Consider participating in the volunteer mentor program, as defined by the commission on volunteer service.

g. Participate in available career advising sessions as required under the eligible program, including creation of a career plan when possible.

h. Meet satisfactory academic progress standards as defined by the eligible institution in accordance with the provisions of the federal Higher Education Act of 1965, as amended.

i. Receive no more than the equivalent of five full-time awards or eight part-time awards.

j. Meet one of the following ~~two~~ three conditions:

(1) Prior to becoming an adult learner, Enroll enroll on a full-time basis during the fall semester immediately following graduation from an Iowa high school, or completion of private instruction under Iowa Code chapter 299A, or receipt of a high school equivalency diploma under chapter 259A, and maintain continuous enrollment on a full-time basis in subsequent terms semesters, with the exception of the summer semester, to receive additional awards. An eligible student must enroll on at least a part-time basis during the summer semester to receive an award. An eligible student may enroll in fewer than 12 semester hours, or the equivalent, in the semester that the credential will be completed if full-time enrollment is not required to complete the program of study.

(2) Prior to becoming an adult learner, and following graduation from an Iowa high school, completion of private instruction under Iowa Code chapter 299A, or receipt of a high school equivalency diploma under Iowa Code chapter 259A, enter into full-time or part-time employment in a state-recognized work-based learning program approved by the Iowa Department of Education and enroll on a full-time or part-time basis and maintain continuous enrollment on a full-time or part-time basis in subsequent terms to receive additional awards. An eligible student may enroll in fewer than 6 semester hours, or the equivalent, in the semester that the credential will be completed if half-time enrollment is not required to complete the program of study.

(23) Following receipt of a high school diploma or high school equivalency diploma, and on or after attaining the age of 20 after becoming an adult learner, enroll on a full-time or part-time basis in an eligible program at an eligible institution, and maintain continuous enrollment on a full-time or part-time basis in subsequent terms semesters to receive additional awards. Ages are calculated on July 1 prior to the year of enrollment. An eligible student may enroll in fewer than 6 semester hours, or the equivalent, in the semester that the credential will be completed if half-time enrollment is not required to complete the program of study.

If the student is granted a leave of absence by discontinues enrollment at the

eligible institution due to military deployment, a temporary medical incapacity, in relation to the declaration of a national or state emergency, or other exceptional circumstances approved by the commission, the student must apply for a waiver. in accordance with provisions of the federal Higher Education Act of 1965, as amended, If the waiver is approved, the student is not required to maintain continuous enrollment during the period covered by the approved leave of absence waiver.

ITEM 3. Amend subrule 283—15.5(1), as follows:

15.5(1) An eligible program must lead to a credential aligned with a high-demand job pursuant to Iowa Code section 84A.1B, subsection 14~~2018 Iowa Acts, House File 2458, section 7, as amended by 2019 Iowa Acts, House File 758, section 12.~~

These rules are intended to implement 2020 Iowa Acts House File 2629, Sections 18 and 19.

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules

July 2020

Recommended Action:

Move to propose amendments to Administrative Rules:

- Chapter 14 – *"Health Care Professional Recruitment Program"*
- Chapter 24 – *"Rural Iowa Primary Care Loan Repayment Program"*
- Chapter 26 – *"Health Care Loan Repayment Program"*

COLLEGE STUDENT AID COMMISSION [283]

Notice of Intended Action

Proposing rule making related to health care professional recruitment program, rural Iowa primary care loan repayment program, health care loan repayment program, and providing an opportunity for public comment.

The Iowa College Student Aid Commission hereby proposes to amend Chapter 14, “Health Care Professional Recruitment Program,” Chapter 24, “Rural Iowa Primary Care Loan Repayment Program,” and Chapter 26, “Health Care Loan Repayment Program,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is proposed under the authority provided in 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261.

Purpose and Summary

The proposed rulemaking implements amendments enacted by 2020 Iowa Acts, Senate File 2118. The amendments allow a recipient of a loan repayment program administered by the Commission, who refinances an eligible student loan by obtaining a private education loan, to continue to receive loan repayment awards.

Fiscal Impact

This rule making has no fiscal impact to the state of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283 – Chapter 7.

Public Comment

Any interested person may submit comments concerning this proposed rule making. Written comments in response to this rule making must be received by the Commission no later than 4:30 p.m. on September 1, 2020. Comments should be directed to:

Mark Wiederspan
Executive Director
College Student Aid Commission
475 S.W. Fifth Street, Suite D
Des Moines, Iowa 50309-4608
Phone: 515-725-3410
Fax: 515-725-3401
Email: mark.wiederspan@iowa.gov or administrative rules website at <https://rules.iowa.gov>.

Public Hearing

No public hearing is scheduled at this time. As provided in Iowa Code section 17A.4(1) “b,” an oral presentation regarding this rule making may be demanded by 25 interested persons, a governmental subdivision, the Administrative Rules Review Committee, an agency, or an association having 25 or more members.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its regular monthly meeting or at a special meeting. The Committee’s meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

The following rule making action proposed:

ITEM 1. Amend subrule 14.2(4) as follows:

14.2(4) Eligible loans. Eligible loans include subsidized and unsubsidized Stafford loans, Grad PLUS loans and consolidated loans. Only the outstanding portion of a Federal Consolidation Loan that was used to repay an eligible subsidized or unsubsidized Federal Stafford Loan, an eligible Direct Subsidized Loan, an eligible Direct Unsubsidized Loan, or an eligible Grad PLUS Loan qualifies for loan repayment. A health care professional who receives loan repayment under this program, and who refinances an eligible loan by obtaining a private educational loan, may continue to receive loan repayment awards.

ITEM 2. Amend rule 283—24.2(261) as follows:

283—24.2(261) Definitions. As used in this chapter:

“*Eligible loan*” means the physician’s total subsidized, unsubsidized, and consolidated Federal Stafford Loan amount under the Federal Family Education Loan Program, Federal

Direct Loan Program, federal Graduate PLUS Loan, or federal Perkins Loan, including principal and interest. Only the outstanding portion of a federal consolidation loan that was used to repay an eligible subsidized or unsubsidized Federal Stafford Loan qualifies for loan repayment. A physician who receives loan repayment under this program, and who refinances an eligible loan by obtaining a private educational loan, may continue to receive loan repayment awards.

ITEM 3. Amend rule 283—26.2(261) as follows:

283—26.2(261) Definitions. As used in this chapter:

“Advanced registered nurse practitioner” means an individual who graduated from an accredited graduate or postgraduate advanced practice educational program, is licensed by the board of nursing as a registered nurse, is licensed by the board of nursing as an advanced registered nurse practitioner, and is employed as an advanced registered nurse practitioner in an eligible service commitment area.

“Nurse educator” means a registered nurse who holds a master’s or doctorate degree and is employed by an Iowa community college, an accredited private institution defined in Iowa Code section 261.9, or an institution of higher learning governed by the state board of regents as a faculty member who teaches nursing as provided in 655—Chapter 2 at a nursing program approved by the board of nursing pursuant to Iowa Code section 152.5.

“Physician assistant” means an individual who graduated with a master’s degree, holds a practitioner’s license to practice as a physician assistant pursuant to Iowa Code chapter 148C, and is employed as a physician assistant in an eligible service commitment area.

“Qualified student loan” means a loan that was made, insured, or guaranteed under Title IV of the federal Higher Education Act of 1965, as amended, or under Title VII or VIII of the federal Public Health Service Act, as amended, directly to the borrower for attendance at an approved postsecondary institution. Only the outstanding portion of a federal consolidation loan that was used to repay a qualified student loan qualifies for loan repayment. A recipient who refinances a qualified student loan by obtaining a private educational loan may continue to receive loan repayment awards.

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules

July 2020

Recommended Action:

Move to propose new Administrative Rule:

- Chapter 27 – “*Rural Veterinarian Loan Repayment Program*”

COLLEGE STUDENT AID COMMISSION [283]

Notice of Intended Action

Proposing rule making related to rural veterinarian loan repayment program and providing an opportunity for public comment.

The Iowa College Student Aid Commission hereby proposes to adopt new Chapter 27, “Rural Veterinarian Loan Repayment Program,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is proposed under the authority provided in 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261 and 2020 Iowa Acts, Senate File 2398.

Purpose and Summary

The proposed rulemaking implements a new loan repayment program enacted in 2020 Iowa Acts, Senate File 2398.

Fiscal Impact

This rule making has no fiscal impact to the state of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283 – Chapter 7.

Public Comment

Any interested person may submit comments concerning this proposed rule making. Written comments in response to this rule making must be received by the Commission no later than 4:30 p.m. on September 1, 2020. Comments should directed to:

Mark Wiederspan

Executive Director
College Student Aid Commission
475 S.W. Fifth Street, Suite D
Des Moines, Iowa 50309-4608
Phone: 515-725-3410
Fax: 515-725-3401
Email: mark.wiederspan@iowa.gov or administrative rules website at
<https://rules.iowa.gov>.

Public Hearing

No public hearing is scheduled at this time. As provided in Iowa Code section 17A.4(1) “b,” an oral presentation regarding this rule making may be demanded by 25 interested persons, a governmental subdivision, the Administrative Rules Review Committee, an agency, or an association having 25 or more members.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its regular monthly meeting or at a special meeting. The Committee’s meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

The following rule making action proposed:

Adopt the following **new** 283—Chapter 27:

CHAPTER 27 RURAL VETERINARIAN LOAN REPAYMENT PROGRAM

283—27.1(261) Rural veterinarian loan repayment program. The rural veterinarian loan repayment program is a state-supported and administered loan repayment program established to repay the eligible loans of veterinarians who agree to practice in service commitment areas or in veterinary shortage areas for four consecutive years and meet the requirements of these rules.

283—27.2(261) Definitions. As used in this chapter:

“*Eligible loan*” means the veterinarian’s total subsidized, unsubsidized, and consolidated Federal Stafford Loan amount under the Federal Family Education Loan Program, Federal Direct Loan Program, federal Graduate PLUS Loan, including principal and interest. Only the outstanding portion of a federal consolidation loan that was used to repay an eligible subsidized or unsubsidized Federal Stafford Loan qualifies for loan repayment.

“*Eligible university*” means a college or university that offers a veterinary medicine degree program, is eligible to participate in federal student aid programs authorized under title IV of the federal Higher Education Act of 1965, as amended, and is accredited by the

American veterinary medical association council on education.

“Food supply veterinary medicine” means corporate and private practices devoted to food animal medicine, mixed animal medicine, food safety, epidemiology, public health, animal health, and other public and private practices that contribute to the production of a safe and wholesome food supply.

“Maximum award” means the maximum amount of loan repayments that the veterinarian can receive after completing all obligations under the rural veterinarian loan repayment program, not to exceed a total of \$60,000. The maximum award can be applied only to eligible loans; thus, payments cannot exceed the outstanding eligible loan balance at the time of payment.

“Service commitment area” means an Iowa city with a population of less than 26,000 that is located more than 20 miles from a city with a population of 50,000 or more. If a veterinarian is not working in a veterinary shortage area, but is working in a service commitment area, the veterinarian must contract with the service commitment area to ensure the service commitment area provides a nonrefundable contribution equivalent to twelve and one-half percent of the veterinarian’s eligible loan balance for deposit in the rural veterinarian trust fund. The veterinarian’s eligible loan balance will be calculated after the program agreement is signed. Payment of the nonrefundable contribution to the trust fund can be made by, but is not limited to, the following organizations: community agencies, medical groups, municipalities, community foundations, local government entities, or other community entities. Locations and distances between cities will be consistently measured and verified by calculating the shortest travel distance on paved roads.

“Veterinarian” means an individual who holds a practitioner’s license pursuant to Iowa Code chapter 169 and is engaged in the practice of veterinary medicine in a service commitment area or a veterinary shortage area in Iowa.

“Veterinary shortage area” means a designated veterinary service shortage in Iowa recommended for designation in accordance with the federal National Veterinary Medical Service Act, and published by the United States department of agriculture. Data from the most recent year for which data is available will be used to award funds to new eligible applicants. In addition to the veterinary shortage areas published by the United States department of agriculture, the state veterinarian may designate additional veterinary shortage areas in Iowa. All veterinary shortage areas designated in a given year will be published by the commission prior to soliciting applications from eligible applicants.

283—27.3(261) Eligible applicant.

27.3(1) An individual who is enrolled in the final year of a veterinary degree program at an eligible university or who has received a veterinary medicine degree from an eligible university within the past five years may sign a program agreement. The individual must commit to meeting the eligibility requirements described in rule 283—27.4.

283—27.4(261) Eligibility requirements.

27.4(1) In order to be considered an eligible veterinarian under the program, the eligible applicant must:

a. Complete an application and sign a program agreement by the date(s) specified by the commission.

b. Complete a doctor of veterinary medicine degree, or the equivalent, at an eligible university.

c. Within one year of completing a doctor of veterinary medicine degree, or the equivalent, or signing a program agreement, whichever is most recent, an eligible applicant must have a permanent license to practice veterinary medicine under Iowa Code chapter 169 and engage in full-time practice as a veterinarian in a service commitment area or veterinary shortage area in Iowa.

(1) Prior to engaging in the practice of veterinary medicine in a service commitment area or veterinary shortage area, the veterinarian must notify the commission of the service commitment area or veterinary shortage area in which the veterinarian will be engaged in veterinary practice, and the commission will verify the eligibility of the service commitment area or veterinary shortage area.

27.4(2) Eligible applicants not working in a veterinary shortage area.

a. Prior to or upon engagement in full-time practice in a service commitment area, the veterinarian must contract with a service commitment area to provide a nonrefundable contribution for deposit in the rural veterinarian trust fund. The nonrefundable contribution must be received by the commission from a service commitment area prior to payment of any loan repayment awards.

27.4(3) Failure by the applicant to meet all eligibility requirements under this rule and in the program agreement will result in forfeiture of all remaining unpaid payments.

283—27.5(261) Priority for program agreements.

27.5(1) In the event that all on-time eligible applicants cannot be funded with the available appropriation, program agreements will be prioritized as follows:

a. Eligible applicants who will practice as private practice food supply veterinarians in a veterinary shortage area and graduated from an Iowa high school or completed private instruction under Iowa Code chapter 299A; followed by eligible applicants who will practice as private practice food supply veterinarians in a veterinary shortage area and did not graduate from an Iowa high school or complete private instruction under Iowa Code chapter 299A.

b. Eligible applicants who will practice as private practice food supply veterinarians in a service commitment area and graduated from an Iowa high school or completed private instruction under Iowa Code chapter 299A; followed by eligible applicants who will practice as private practice food supply veterinarians in a service commitment area and did not graduate from an Iowa high school or complete private instruction under Iowa Code chapter 299A.

c. Eligible applicants who will practice as veterinarian in a service commitment area and graduated from an Iowa high school or completed private instruction under Iowa Code chapter 299A; followed by eligible applicants who will practice as veterinarians in a service commitment area and did not graduate from an Iowa high school or complete private instruction under Iowa Code chapter 299A.

27.5(2) In the event that all on-time eligible applicants within a priority group described in 27.5(1) cannot be funded, eligible applicants within that priority group will be prioritized according to the date the application was received by the commission.

283—27.6(261) Awarding of funds.

27.6(1) The maximum award will be paid to the veterinarian's eligible loan holder in

four equal installments, upon successful completion of each of four 12-month practice obligations. Failure to complete all, or any portion, of the four-consecutive-year practice obligation will result in the forfeiture of all remaining unpaid payments. A veterinarian who fails to meet the requirements of these rules may also be subject to repayment of moneys advanced by the service commitment area or veterinary shortage area as provided in any contract between the veterinarian and the service commitment area or veterinary shortage area.

27.6(2) An eligible applicant must annually complete and return to the commission an affidavit of completion of practice in a service commitment area or veterinary shortage area.

283—27.7(261) Waivers.

27.7(1) *Service commitment area or veterinary shortage area.* The commission may waive the requirement that the veterinarian practice in the same service commitment area or veterinary shortage area for four years, as long as the veterinarian continues to practice in a service commitment area or veterinary shortage area. The veterinarian must request a waiver from the commission in writing.

27.7(2) *Postponement of veterinarian practice.* The veterinarian obligation to engage in practice in accordance with 27.4 may be postponed for no more than two years from the time full-time practice was to commence. The veterinarian must request a waiver from the commission in writing for one of the following purposes:

- a. Active duty service in the armed forces, the armed forces military reserve, or the national guard.
- b. Service in Volunteers in Service to America or the federal Peace Corps.
- c. A rural service commitment to the United States Public Health Service Commissioned Corps.
- d. A period of religious missionary work conducted by an organization exempt from federal income taxation pursuant to Section 501(c)(3) of the Internal Revenue Code.

The veterinarian obligation to engage in practice in accordance with 27.4 may be postponed for a period exceeding two years for any period of temporary medical incapacity, including leave approved under the Family and Medical Leave Act, during which the veterinarian is unable to engage in full-time practice. The veterinarian must request a waiver from the commission in writing.

27.7(3) *Satisfaction of the veterinarian practice obligation.* All obligations under the rural veterinarian loan repayment program are considered to be satisfied when any of the following conditions are met:

- a. All terms of the agreement are met.
- b. The person who entered into the agreement dies.
- c. The person who entered into the agreement, due to permanent disability, is unable to meet the requirements of these rules.
- d. The person who entered into the agreement has no remaining eligible loan balance to repay.

283—27.8(261) Loan repayment cancellation.

27.8(1) Within 30 days following termination of practice as a veterinarian in a service commitment area or a veterinary shortage area, the applicant must notify the commission.

27.8(2) The applicant is responsible for notifying the commission immediately of a

change in contact information including, but not limited to, name, telephone number, e-mail address, and location of practice.

283—27.9(261) Restrictions.

27.9(1) A veterinarian who is in default on a Federal Stafford Loan, Grad PLUS Loan, SLS Loan, Perkins/National Direct/National Defense Student Loan, Health Professions Student Loan (HPSL), or Health Education Assistance Loan (HEAL) or who owes a repayment on any Title IV grant assistance or state award shall be ineligible for loan repayment. Eligibility may be reinstated upon payment in full of the delinquent obligation or by commission ruling on the basis of adequate extenuating evidence presented in appeal under the procedures set forth in 283—Chapters 4 and 5.

27.9(2) A veterinarian who participated in and received loan repayment awards through the veterinary medicine loan repayment program administered by the United States department of agriculture is ineligible to enter into a program agreement or receive loan repayment benefits under this program.

These rules are intended to implement Iowa Code section 261.120 as amended by 2020 Iowa Acts, Senate File 2398.

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules

July 2020

Recommended Action:

Move to adopt amendments to Administrative Rules:

- Chapter 24 – *"Rural Iowa Primary Care Loan Repayment Program"*
- Chapter 25 – *"Rural Iowa Advanced Registered Nurse Practitioner and Physician Assistant Loan Repayment Program"*
- Chapter 26 – *"Health Care Loan Repayment Program"*

COLLEGE STUDENT AID COMMISSION[283]

Adopted and Filed

Proposing rule making related to loan repayment programs

The College Student Aid Commission hereby amends Chapter 24, “Rural Iowa Primary Care Loan Repayment Program,” Chapter 25, “Rural Iowa Advanced Registered Nurse Practitioner and Physician Assistant Loan Repayment Program,” and Chapter 26, “Health Care Loan Repayment Program,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is adopted under the authority provided in Iowa Code section 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261.

Purpose and Summary

The adopted amendments specify that distances between cities, corresponding to the definition of “service commitment area,” are measured and verified by calculating the shortest travel distance on paved roads instead of by straight-line distance.

Public Comment and Changes to Rule Making

Notice of Intended Action for this rule making was published in the Iowa Administrative Bulletin on May 6, 2020, as **ARC 5031C**. No public comments were received. No changes from the Notice have been made.

Adoption of Rule Making

This rule making was adopted by the Commission on July 17, 2020.

Fiscal Impact

This rule making has no fiscal impact to the State of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283—Chapter 7.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its [regular monthly meeting](#) or at a special meeting. The Committee’s meetings are open to the public, and interested

persons may be heard as provided in Iowa Code section 17A.8(6).

Effective Date

This rule making will become effective on September 16, 2020.

The following rule-making actions are adopted:

ITEM 1. Amend rule **283—24.2(261)**, definition of “Service commitment area,” as follows:

“*Service commitment area*” means a medically underserved Iowa city with a population of less than 26,000 that is located more than 20 miles from a city with a population of 50,000 or more. Each physician participating in the program must contract with the service commitment area to ensure the service commitment area provides a nonrefundable \$20,000 contribution for deposit in the rural Iowa primary care trust fund. Payment of the nonrefundable contribution to the trust fund can be made by, but is not limited to, the following organizations: community agencies, hospitals, medical groups, municipalities, community foundations, local government entities, or other community entities. Locations and distances between cities will be consistently measured and verified by calculating the ~~straight-line distance between main post offices~~ shortest travel distance on paved roads.

ITEM 2. Amend rule **283—25.2(261)**, definition of “Service commitment area,” as follows:

“*Service commitment area*” means a medically underserved Iowa city with a population of less than 26,000 that is located more than 20 miles from a city with a population of 50,000 or more. Each applicant participating in the program must contract with the service commitment area to ensure the service commitment area provides a nonrefundable \$2,000 contribution for deposit in the rural Iowa advanced registered nurse practitioner and physician assistant trust fund. Payment of the nonrefundable contribution to the trust fund can be made by, but is not limited to, the following organizations: community agencies, hospitals, medical groups, municipalities, community foundations, local government entities, or other community entities. Locations and distances between cities will be consistently measured and verified by calculating the ~~straight-line distance between main post offices~~ shortest travel distance on paved roads.

ITEM 3. Amend rule **283—26.2(261)**, definition of “Service commitment area,” as follows:

“*Service commitment area*” means a city in Iowa with a population of less than 26,000 that is located more than 20 miles from a city with a population of 50,000 or more. Locations and distances between cities will be consistently measured and verified by calculating the shortest travel distance on paved roads.

IOWA COLLEGE STUDENT AID COMMISSION

Postsecondary Registration Compliance Enforcement Action

July 2020

RECOMMENDED ACTION:

Issue a Cease and Desist order against Inspirit Institute, a postsecondary school under the ownership and operational control of Lynn (Kramer) Young, for failure to comply with Iowa's oversight and consumer protection requirements for a school that operates in Iowa under a claim of exemption from registration.

Inspirit Institute failed to comply by:

- **Maintaining disclosing a tuition refund policy for Iowa students who terminate from a school's program that meets the conditions of Iowa Code Section 714.23;**
- **Providing consumer disclosures to students as required by Iowa Code Section 714.25(c) and (d).**

Iowa Code Authority* for the Recommended Action is quoted in an asterisked footnote at the conclusion of this report.

SUMMARY:

Inspirit Institute is a nondegree career and technical training program provider that was located in Dubuque, Iowa, and offered massage therapy programs. These programs prepared students for first-time professional licensure as a massage therapist. The Institute filed an application for approval to operate in Iowa under an exemption from registration as required by Iowa Code Section 261B.11(2) on November 29, 2017.

Since its initial application, staff made repeated attempts to work with the Institute to achieve full compliance with all applicable requirements of exempt schools identified in Iowa Administrative Code Section 283-21.14. However, those efforts were unsuccessful. On November 15, 2019, as the result of a staff recommendation, the Commission voted to issue an Order to Show Cause against the Institute pursuant to Iowa Code Section 261.12(1). See Attachment A.

The Order to Show Cause was based on the Institute's failure to comply with:

- Iowa Code Section 714.23, which guarantees certain students who withdraw from the Institute a tuition charge reduction;
- Student consumer information disclosures described in Iowa Code Section 714.25(c) and (d); and
- Iowa Code Section 714.18, which required the Institute to maintain a continuous, corporate surety bond payable to the State of Iowa in the amount of \$50,000.

Bond Compliance History

Inspirit Institute originally obtained a bond under Iowa Code Section 714.18 effective October 31, 2014. This private trade school bond #71601347 was issued by Western Surety Company in the requisite amount of \$50,000. On December 4, 2018, the surety company notified the Commission that the bond was cancelled and voided as of January 11, 2019, due to nonpayment of premium.

Inspirit Institute reinstated the required bond through Western Surety Company in the amount of \$50,000 (#64872889), after the Commission notified Inspirit Institute of its noncompliance through the Order to Show Cause, which the Commission voted to issue during its meeting on November 15, 2019. The Institute's bond coverage through Western Surety Company was reinstated with an effective date of November 15, 2019. See Attachment B.

Refund Policy and Student Consumer Information Disclosure Compliance History

On December 18, 2019, staff received an unsolicited email from Will Hammel, who identified himself as Ms. (Kramer) Young's Webmaster. Mr. Hammel stated he had been asked to contact us by Ms. (Kramer) Young to ". . .help her get compliant." Staff agreed to provide this assistance, although numerous changes were necessary to the Institute's Catalog and website. See Attachment C.

Staff conducted a series of internal meetings to craft recommended revisions to the Institute's Catalog and Website. Staff had made significant progress. However, work was not yet complete. Thus, staff had not transmitted any suggestions for revisions to either the school owner or her Webmaster, Mr. Hammel.

On January 13, 2020, staff emailed Ms. (Kramer) Young an Order to Show Cause Hearing Postponement. See Attachment D. In the Hearing Postponement, staff described the status of the policy and student consumer disclosure revision recommendations staff had agreed to recommend:

I believe it is quite reasonable to assume from Mr. Hammel's and your email communications that you are requesting and authorizing Iowa College Aid to draft revisions to your Catalog and webpages that bring you into full compliance with the provisions of Iowa Code Sections 714.23 and 714.25, i.e., the tuition refund policy and

student consumer information disclosures for students attending your Iowa school. We are happy to provide this assistance. However, the necessary revisions are extensive. My team and I have begun work on those revisions but our work is not yet concluded. . .

On February 17, 2020, staff became aware the landlord of the property in which Inspirit Institute operated had filed a notice to vacate the property (i.e., an eviction notice) in the Iowa District Court of Dubuque County, Case #SCSC089741. See Attachment E. The landlord took possession of the property in which Inspirit Institute had been operating on February 24, 2020, thus causing the school to immediately cease operation and instruction at that location.

In the weeks preceding the school's eviction from its facility, staff received a report from a former Inspirit Institute employee alleging that the school had ceased monitoring student attendance by mid-2019. These allegations heightened staff's concerns that a compliant Iowa tuition refund policy – which was based on the premise that the school measured student progress in the program by tracking scheduled and completed clock hours of instruction – had not been in place for some time. If true, staff anticipated additional challenges and complexities to implementing an equitable tuition refund policy going forward.

Also during the weeks preceding the school's eviction, several former Inspirit Institute students contacted staff by telephone and email alleging a very similar experience:

- The former student paid Inspirit Institute in full for program charges;
- The former student completed all coursework and practicum requirement for graduation as stipulated by the Institute's Catalog(s) policies, and the Iowa Board of Massage Therapy's rules described in Iowa Administrative Code Chapter 645-132 (152C);
- Inspirit Institute staff and/or the school owner Lynn (Kramer) Young denied the former student's request to receive a transcript of hours earned and diploma or certificate signifying program completion in violation of Iowa Administrative Code Sections 645-132.5 and 132.7(3). These students alleged that Ms. (Kramer) Young refused to release the student's transcript and diploma until the student passed the proficiency examination administered by the Federal of State Massage Therapy Boards known as the MBLEx. Some of these students alleged that Inspirit Institute staff or Ms. (Kramer) Young required the former student to pay additional fees and return to the school at least 6 or 6.5 hours per week until the former student passed the MBLEx examination.

Due to the totality of the circumstances described above, staff did not transmit to Ms. (Kramer) Young or the Webmaster Mr. Hammel any revisions necessary to bring Inspirit Institutes Catalog or website into full compliance with the requirements of Iowa Code Section 714.23 or 714.25. Commission staff received no communication or documentation directly from Ms. (Kramer) Young that included specific policy or disclosure recommendations aimed at achieving full compliance.

CONCLUSION:

Inspirit Institute ceased operating at 3100 Cedar Crest Ridge, Suite 5, Dubuque, Iowa when the building's landlord took possession of the property due to non-payment of rent on February 24, 2020. Staff are concerned that Inspirit Institute maintains a presence in Iowa through its website and may reopen a physical location in Iowa, as suggested by the following statement on the Institute website www.inspiritintitute.com as of June 25, 2020 (see Attachment F):

*Due to unfortunate circumstances we had to close our large Dubuque location. **We will be re-opening a smaller location within the next month or two [emphasis added]**. The Madison & Dodgeville locations are operating as normal & I am starting a FLORIDA location this week. . .*

Inspirit Institute failed to accomplish changes in policy and student consumer information disclosures needed to fully comply with Iowa Code Sections 714.23 and 714.25. These compliance failures disqualify the school from receiving the Commission's approval to operate a nondegree career and technical school in Iowa under Iowa Code Sections 261B.11(1)(k) and 261B.11(2).

***Iowa Code Authority:**

261B.12 Violations — enforcement.

1. When the commission or the commission's designee believes a school is in violation of this chapter, the commission shall order the school to show cause why the commission should not issue a cease and desist order to the school.

2. After the school's response to the show cause order has been reviewed by the commission, the commission may issue a cease and desist order to the school if the commission believes the school continues to be in violation of this chapter. If the school does not cease and desist, the commission may seek judicial enforcement of the cease and desist order in any district court.

3. A violation of this chapter constitutes an unlawful practice pursuant to section 714.16.

Supporting documents for the November 2019 Order to Show Cause may be accessed through the following link:

<https://www.iowacollegeaid.gov/sites/default/files/PSR%20Compliance%20Enforcement%20Support.pdf>

IOWA COLLEGE STUDENT AID COMMISSION

IN RE: INSPIRIT INSTITUTE

ORDER TO SHOW CAUSE

The Iowa College Student Aid Commission (“Commission”) has received a report from Commission staff stating:

1. Based upon information and belief, Inspirit Institute (“Inspirit”) is operating a postsecondary educational institution in Dubuque, Iowa that is exempt from registration under Iowa Code § 261B.11(1). Inspirit Institute advertises that the school currently offers massage therapy programs.¹ Ex. A.

2. A school that claims exemption from registration under Iowa Code § 261B.11(1) must apply for approval of the exemption and demonstrate to the Commission that it qualifies for the exemption and meets consumer protection standards established by the Commission, as set forth in Iowa Code § 216B.11(2). The Commission’s criteria for approving exemptions are set forth at Iowa Administrative Code 283—21.14.

¹<http://www.inspiritinstitute.com/> (last visited October 29, 2019).

3. Based on Inspirit's current program advertising, Inspirit must seek approval for an exemption from registration as set forth in Iowa Code § 261B.11(1)(k) for postsecondary educational institutions offering programs limited to nondegree specialty career and technical training programs.

4. A school approved for an exemption under Iowa Code § 216B.11(2) must file evidence of financial responsibility under Iowa Code § 714.18 or demonstrate to the Commission that the school qualifies for an exemption under section 714.18 or 714.19.

5. Inspirit does not currently have evidence of financial responsibility on file with the Commission.

6. Inspirit has not applied for an exemption from filing evidence of financial responsibility under Iowa Code § 714.19.

7. A for-profit school with at least one program of more than four months in length that leads to a recognized educational credential, such as an academic or professional degree, diploma, or license, must submit to the Commission a tuition refund policy that meets the conditions of Iowa Code § 714.23. Inspirit is subject to these provisions of Iowa Code.

8. A proprietary school offering a postsecondary educational program, for profit, that is more than four months in length and leads to a recognized educational credential, such as an academic or professional degree, diploma, or

license, must inform the student and the Commission of the student consumer information disclosures set forth in Iowa Code § 714.25.

9. In email communications dated August 24, 2016 and August 18, 2017, Commission staff informed Inspirit of the requirement to seek an exemption from registration. Ex. B and C.

10. Commission staff subsequently received an exemption application from Inspirit Institute. Ex. D. In an email dated December 15, 2017, Commission staff requested additional information from Inspirit regarding the application. Ex. E.

11. Between December 15, 2017 and May 9, 2019, Commission staff continued to send email correspondence to Inspirit requesting information and documentation to support Inspirit's application for an exemption from registration. In each instance, Inspirit either did not respond or provided responses that were incomplete or unsatisfactory. Ex. F.

12. Commission staff sent a formal letter by certified mail dated January 22, 2019 warning Inspirit of its failure to register. Ex. G. The Commission re-sent the letter on February 13, 2019. Ex. H.

13. The last communication from Inspirit occurred on May 13, 2019. Inspirit's owner Lynn Kramer stated in an email directed to Commission staff that "We are no longer offering a school for Esthetics. . .I believe for massage therapy

that we are not held to these requirements as it is simply a program that is approved, not a school.” Ex. I.

14. Under section 261B.11(1)(k), Inspirit must demonstrate it qualifies for an exemption from registration regardless of which type of vocational program the school offers.

15. As of the date of this show cause order, Inspirit has not fully complied with all conditions necessary to justify Commission staff approval for an exemption pursuant to Iowa Code § 261B.11(2).

16. Inspirit does not meet consumer protection standards established by the Commission pursuant to Iowa Code § 261B.11(2) because Inspirit has not demonstrated compliance with Iowa Code § 714.25(c) and (d), as required by 283 IAC 21.14(4).

17. According to written notice Commission staff received on December 4, 2018 from Inspirit’s surety company (CNA Surety), Inspirit’s bond was cancelled and voided on January 11, 2019 due to nonpayment of premium. Ex. J.

18. Commission staff previously approved Inspirit’s tuition refund policy. Ex. C (August 18, 2017 email). Since that approval, Inspirit has modified the language in its catalog to limit its tuition refund policy for Iowa residents to esthetic and nail technology students. Ex. J. Inspirit’s current tuition refund policy for Iowa residents does not cover current massage therapy students.

Pursuant to Iowa Code § 261B.12(1), the Commission hereby orders Inspirit Institute to show cause why the Commission should not issue a cease and desist order to Inspirit Institute for failure to comply with conditions for approval of an exemption from registration under Iowa Code § 261B.11(2), failure to maintain financial evidence as required by Iowa Code § 261B.11(2)(a), and failure to maintain a compliant tuition refund policy for Iowa resident students who withdraw as required by Iowa Code § 261B.11(2)(b), and failure to demonstrate compliance with student consumer disclosures as required by Iowa Administrative Code § 283-21.14(4) .

Inspirit shall submit a written response to Commission staff no later than Monday, December 9, 2019. Responses may be submitted to: Iowa College Aid, Attn: Postsecondary Registration Administrator, 475 SW Fifth Street, Suite D, Des Moines, IA 50309-4608. The Commission will consider Inspirit's response at its regularly-scheduled meeting on January 24, 2020. If Inspirit wishes to be heard in person, Inspirit may appear through its representative at that time. Violations of Iowa Code chapter 261B may constitute an unlawful practice pursuant to Iowa Code section 714.16.

SO ORDERD on the ____ day of November, 2019.



Chairperson
Iowa College Student Aid Commission

Copy sent via Certified Mail to:
Lynn Kramer
Inspirit, Inc.
3100 Cedar Crest Ridge, Suite 5
Dubuque, Iowa 52003

Copy sent via Email to:
Carolyn Small, Iowa College Aid

Proof of Service	
The undersigned certifies that the foregoing instrument was served upon each of the persons identified as receiving a copy by delivery in the following manner on November 22, 2019	
<input checked="" type="checkbox"/> U.S. Certified Mail	<input type="checkbox"/> FAX
<input type="checkbox"/> Hand Delivery	<input type="checkbox"/> Overnight Courier
<input type="checkbox"/> Federal Express	<input type="checkbox"/> Other
<input checked="" type="checkbox"/> E-mail	<input type="checkbox"/> Electronically-ECF System
Signature: <u>/s/ Amanda M. Florez</u>	

NOTICE OF RIGHT TO REQUEST HEARING

YOU ARE NOTIFIED that you may request a contested case proceeding on this matter. This request must be in writing and sent Iowa College Aid, Attn: Postsecondary Registration Administrator, 475 SW Fifth Street, Suite D, Des Moines, IA 50309-4608, by Monday, December 9, 2019. If requested, a contested case hearing will be held in accordance with Iowa Administrative Code Chapter 283—5 at the Commission’s meeting on January 24, 2020.

If you do not request a formal contested case proceeding, the Iowa College Aid Commission will consider Inspirit’s written response as an agenda item at its regularly-scheduled meeting on January 24, 2020. If Inspirit wishes to be heard in person at that meeting, Inspirit may appear through its representative at that time.

Western Surety Company

INSTRUCTIONAL SCHOOL BOND - IOWA

Effective Date: November 15th, 2019

Bond No. 64872889

KNOW ALL PERSONS BY THESE PRESENTS, That we, Inspirit Institute, Inc.

,
as Principal, and WESTERN SURETY COMPANY, a corporation authorized to do surety business in the State of Iowa, as Surety, are held and firmly bound unto the State of Iowa in the penal sum of Fifty Thousand and 00/100 DOLLARS (\$ 50,000.00), lawful money of the United States, for payment of which, well and truly to be made, we bind ourselves, our successors and assigns, firmly by these presents.

WHEREAS the Principal proposes to maintain, advertise or conduct in Iowa a course of instruction for profit, or for tuition charge, by classroom instruction or by correspondence and to enter into contracts and agreements with students for such courses of instruction.

NOW THEREFORE, if the Principal shall faithfully perform all contracts and agreements made by it or its salespersons with students, then this obligation is to be void and of no effect.

PROVIDED, this bond shall be continuous and may be cancelled and terminated as to future liability by the Surety upon thirty (30) days notice in writing sent by First Class U.S. Mail to the Iowa College Student Aid Commission and the Principal. PROVIDED, FURTHER, that regardless of the number of years this bond remains in force, the number of claims made against this bond, and the number premiums which shall be paid or payable, the Surety's total limit of liability on this bond shall not be cumulative from year to year or period to period, and in no event shall the total liability of the Surety for all breaches of the conditions of this bond exceed the amount set forth above. Any revision of the bond amount shall not be cumulative.

IN WITNESS WHEREOF, the said Principal and Surety have caused this bond to be executed this 20th day of November, 2019.



Inspirit Institute, Inc., Principal

By

Lynn Young
WESTERN SURETY COMPANY, Surety

Page 4 of 99

By

Paul T. Bruflat
Paul T. Bruflat, Vice President

Western Surety Company

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That WESTERN SURETY COMPANY, a corporation organized and existing under the laws of the State of South Dakota, and authorized and licensed to do business in the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, and the United States of America, does hereby make, constitute and appoint

Paul T. Bruflat of Sioux Falls,
State of South Dakota, its regularly elected Vice President,
as Attorney-in-Fact, with full power and authority hereby conferred upon him to sign, execute, acknowledge and deliver for and on its behalf as Surety and as its act and deed, the following bond:

One Instructional School

bond with bond number 64872889

for Inspirit Institute, Inc.

as Principal in the penalty amount not to exceed: \$ 50,000.00.

Western Surety Company further certifies that the following is a true and exact copy of Section 7 of the by-laws of Western Surety Company duly adopted and now in force, to-wit:

Section 7. All bonds, policies, undertakings, Powers of Attorney, or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys-in-Fact or agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile.

In Witness Whereof, the said WESTERN SURETY COMPANY has caused these presents to be executed by its
Vice President with the corporate seal affixed this 20th day of November,
2019.

ATTEST

L. Nelson

L. Nelson, Assistant Secretary

WESTERN SURETY COMPANY

By

Paul T. Bruflat

Paul T. Bruflat, Vice President

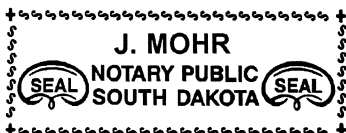
STATE OF SOUTH DAKOTA }
COUNTY OF MINNEHAHA } ss



On this 20th day of November, 2019, before me, a Notary Public, personally appeared
Paul T. Bruflat and L. Nelson

Page 48 of 99

who, being by me duly sworn, acknowledged that they signed the above Power of Attorney as Vice President
and Assistant Secretary, respectively, of the said WESTERN SURETY COMPANY, and acknowledged said instrument to be the
voluntary act and deed of said Corporation.



My Commission Expires June 23, 2021

J. Mohr

Notary Public

To validate bond authenticity, go to www.cnasurety.com > Owner/Obligee Services > Validate Bond Coverage.





Small, Carolyn <carolyn.small@iowa.gov>

Re: Inspirit Institute

1 message

Small, Carolyn <carolyn.small@iowa.gov>

Mon, Dec 23, 2019 at 11:56 AM

To: will@hammelcreativemedia.com, lynninspirit@gmail.com, Lisa Pundt <lisa.pundt@iowa.gov>

Hi, Will & Lynn: this is a progress update on Lynn's request that we help her get compliant. Lisa and I have made our way through a good portion of the Inspirit Catalog, but still have some review to do. Personal holiday plans will delay our return to this project until the week of New Year's. I will keep you posted. Thank you for your patience.

J. Carolyn Small

Postsecondary Registration Administrator

Iowa College Aid

carolyn.small@iowa.gov**PLEASE NOTE WE HAVE A NEW MAILING ADDRESS EFFECTIVE 7-30-18**

475 SW Fifth Street, Suite D | Des Moines, IA 50309-4608

(515) 725-3413 | fax: 515-725-3401

Follow us on social media

Notice to recipient: This message and any response to it may constitute a public record and therefore may be available upon request in accordance with Iowa Public Records Law, Iowa Code Chapter 22.

On Wed, Dec 18, 2019 at 2:36 PM Will Hammel <will@hammelcreativemedia.com> wrote:

That would be fabulous! I'll be ready.

Thank you!

Will

Will Hammel

On Wed, Dec 18, 2019, 1:18 PM Small, Carolyn <carolyn.small@iowa.gov> wrote:

Yes, we can do that. Revisions that are necessary are in the Inspirit Catalog. Our initial thought is to send you Catalog page mark-ups. Will that work?

If so, give us a couple of days to develop the mark-ups. Thanks for reaching out, Will.

J. Carolyn Small

Postsecondary Registration Administrator

Iowa College Aid

carolyn.small@iowa.gov**PLEASE NOTE WE HAVE A NEW MAILING ADDRESS EFFECTIVE 7-30-18**

475 SW Fifth Street, Suite D | Des Moines, IA 50309-4608

(515) 725-3413 | fax: 515-725-3401

Follow us on social media

Notice to recipient: This message and any response to it may constitute a public record and therefore may be available upon request in accordance with Iowa Public Records Law, Iowa Code Chapter 22.

On Wed, Dec 18, 2019 at 12:32 PM Will Hammel <will@hammelcreativemedia.com> wrote:

Hi,

Lynn Kramer asked that I should contact you. I am her webmaster and just got back in town.

Can you help me help her get compliant?

Thank you so much,

4/28/2020

State of Iowa Mail - Re: Inspirit Institute

		Will Hammel
--	--	-------------



IowaCollegeAid.gov
Because College Changes Everything

January 13, 2020

Lynn M. Young
Owner and Executive Director
Inspirit Institute, Inc.
3100 Cedar Crest Ridge, Suite 5
Dubuque, Iowa 52003

Transmitted via Certified U.S. Mail
Transmitted via email to lynninspirit@gmail.com

RE: Order to Show Cause

Dear Ms. Young:

On November 21, 2019, the Iowa College Student Aid Commission (Iowa College Aid) issued an Order to Show Cause against Inspirit Institute relative to the Institute's failure to comply with several provisions of Iowa law pertaining to nondegree vocational schools that operate from a location in Iowa. As part of that Order to Show Cause, Inspirit Institute was notified of the right to request a hearing before Iowa College Aid's Board of Commissioners during the Commissioners' meeting on January 24, 2020.

I am writing to you today to inform you that the Commission will postpone the aforementioned hearing on January 24, 2020, based on the Institute's demonstrated progress toward meeting all outstanding compliance deficiencies. During the January 24, 2020 Commission meeting, I will provide the Commissioners with an update on the Institute's progress.

Below you will find a summary of the outstanding items that remain in order for the Institute to receive Iowa College Aid staff approval of the Institute's compliance with Iowa Code Sections 714.18, 714.23, and 714.25:

- Iowa Code Section 714.18: We are in receipt of an imaged copy of a bond obtained by Inspirit Institute and signed on November 20, 2019. The bond is payable to the State of Iowa in the requisite amount of \$50,000. Your insurance agent, Jill Campbell at Ludovissy and Associates Insurance, notified us via email on January 7 that the company gave the original bond to you. *At your earliest opportunity, we require you to mail the original bond, and all accompanying documentation including the customary Power of Attorney, to Iowa College Aid at the following address:*

Iowa College Student Aid Commission
475 SW 5th St., Suite D
Des Moines, IA 50309
ATTN: Kathie Vierling

- Iowa Code Section 714.23 and 714.25(c) and (d): I received an email from Will Hammer on December 18, 2019. Mr. Hammer identified himself as your Webmaster, stated you asked him to contact me, and asked me to "help her (i.e., Inspirit Institute) get compliant. . ." On January 7, 2020, you attached an email to Mr. Hammer's and requested that I "Please help him complete whatever needs done."

I believe it is quite reasonable to assume from Mr. Hammer's and your email communications that you are requesting and authorizing Iowa College Aid to draft revisions to your Catalog and webpages that bring you into full compliance with the provisions of Iowa Code Sections 714.23 and 714.25, i.e., the tuition refund policy and student consumer information disclosures for students attending your Iowa school. We are happy to provide this assistance. However, the necessary revisions are extensive. My team and I have begun work on those revisions but our work is not yet concluded. Upon completion of our edits, we will transmit via email a mark-up of the revised Catalog and instructions for webpage updates to Mr. Hammer and copy you so that you are fully informed of the required revisions.

Please note that the Show Cause proceeding remains pending. I will not recommend to the Commission that it be dismissed until the Institute is in full compliance with the Commission's statutes and regulations, which includes proof that compliant policies are disclosed to the Commission and to Institute's prospective and current students.

Thank you for working with us, Lynn. Please contact me if you have any questions or concerns.

Sincerely,

A handwritten signature in cursive script, reading "J. Carolyn Small".

Postsecondary Registration Administrator

Cc: Lisa Pundt, Compliance Officer
Emily Willits, Iowa Attorney General's Office

eForm 3.6: Original Notice and Petition for Forcible Entry and Detainer

In the Iowa District Court for DUBUQUE County

Plaintiff(s)

DENNIS J. & CAROL A. POWERS TRUST

(Name)

350 Gulf of Mexico Dr., Longboat Key, FL 34228

(Address)

(Name)

(Address)

vs.

Defendant(s)

INSPIRIT INSTITUTE, INC.

(Name)

3100 Cedar Crest Ridge, Dubuque, IA 52003

(Address)

(Name)

(Address)

**Original Notice and Petition
for Forcible Entry and Detainer
(Iowa Code chapter 648)**

To Defendant(s):

1. **You are notified** that Plaintiff(s) demand(s) from you possession of (state exact address of real property): 3100 Cedar Crest Ridge, Dubuque, Iowa 52003

because (state basis of demand): You have remained in possession of the property without the Landlord's consent after termination of the Lease Agreement and thereafter failed to surrender the premises pursuant to the Three Day Notice to Quit. See attached exhibit.

2. **Hearing is set for** the date, time, and court location listed on the last page of this Original Notice and Petition. The court will electronically record the hearing. If either party desires that a certified court reporter report the hearing, that party must arrange and pay for the costs of reporting. **Failure to appear at the hearing may result in judgment entered against you for possession of the property and court costs.**

Plaintiff(s): The court shall set the date of hearing to occur within **8 days** from the filing date of the Original Notice unless you check the box below:

☒ Plaintiff(s) request(s) or consent(s) to the court setting the date of hearing to occur **no later than 15 days from the filing of the Original Notice.**

/s/ Paul J. Sigwarth, AT0007308

Filing Plaintiff or Attorney

O'Connor & Thomas, P.C., 1000 Main Street,Law firm, or entity for which filing is made, if applicable
Dubuque, IA 52001

Mailing address

(563) 557-8400

Telephone number

psigwarth@octhomaslaw.com

Email address

Additional email address, if applicable

/s/ Alex L. Hofer, AT0013778

Second Plaintiff, if applicable

O'Connor & Thomas, P.C., 1000 Main StreetLaw firm, or entity for which filing is made, if applicable
Dubuque, Iowa 52001

Mailing address

(563) 557-8400

Telephone number

ahofer@octhomaslaw.com

Email address

Additional email address, if applicable

**NOTICE OF TERMINATION
AND THREE-DAY NOTICE TO QUIT**

TO: **Inspirit Institute, Inc.
c/o Lynn Young
3100 Cedar Crest Ridge
Dubuque, IA 52003**

NOTICE OF TERMINATION

You are hereby notified that your Lease Agreement with the undersigned covering the property at 3100 Cedar Crest Ridge, Dubuque, Iowa 52003 has terminated, for the reason that you have failed to pay the January 2020 rent within ten (10) days as demanded by the Notice of Default & Right to Cure Letter sent to you by the undersigned on January 14, 2020, pursuant to and in violation of ¶ 24.1 of your Lease Agreement. You have also failed to pay the outstanding water bill to the City of Dubuque and provide written evidence of your cure within thirty (30) days as demanded by the Notice of Default & Right to Cure Letter sent to you by the undersigned on December 16, 2019, pursuant to and in violation of ¶ 24.2 of your Lease Agreement.

NOTICE TO QUIT

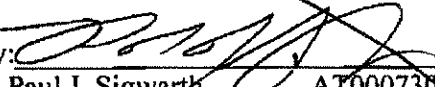
You, Inspirit Institute, Inc., are hereby notified that the undersigned now demands that you vacate and surrender to said undersigned within three (3) days from the date of service of this notice upon you, the possession of the premises now occupied by you and described as follows: 3100 Cedar Crest Ridge, Dubuque, Iowa 52003. If you have not vacated the premises within this time your Landlord can and will take legal action against you to remove you from the premises.

If you wish to discuss the termination of your Lease Agreement with your Landlord, you may do so by contacting Attorney Paul J. Sigwarth of the Law Firm O'Connor & Thomas, P.C., at (563) 557-8400.

You have the right to defend any Forcible Entry and Detainer action brought upon this Notice in Court. This Notice shall run concurrently and not consecutively with any and all other notices served by Landlord. You will therefore take notice and govern yourself accordingly.

Dated this 30th day of January, 2020.

DENNIS J. & CAROL A. POWERS TRUST, Landlord

By: 
Paul J. Sigwarth AT0007368
O'CONNOR & THOMAS, P.C.
1000 Main Street
Dubuque, IA 52001
(563) 557-8400
Attorneys for Landlord

Authority: Iowa Code § 648.3

STATE OF IOWA JUDICIARY

Case No. SCSC089741

County Dubuque

Case Title DENNIS & CAROL POWERS TRUST V INSPIRIT INSTITUTE

THIS CASE HAS BEEN FILED IN A COUNTY THAT USES ELECTRONIC FILING.

Therefore, unless the attached Petition and Original Notice contains a hearing date for your appearance, or unless you obtain an exemption from the court, you must file your Appearance and Answer electronically.

You must register through the Iowa Judicial Branch website at <http://www.iowacourts.state.ia.us/Efile> and obtain a log in and password for the purposes of filing and viewing documents on your case and of receiving service and notices from the court.

FOR GENERAL RULES AND INFORMATION ON ELECTRONIC FILING, REFER TO THE IOWA COURT RULES CHAPTER 16 PERTAINING TO THE USE OF THE ELECTRONIC DOCUMENT MANAGEMENT SYSTEM:

<http://www.iowacourts.state.ia.us/Efile>

FOR COURT RULES ON PROTECTION OF PERSONAL PRIVACY IN COURT FILINGS, REFER TO DIVISION VI OF IOWA COURT RULES CHAPTER 16: <http://www.iowacourts.state.ia.us/Efile>

Scheduled Hearing:

FORCIBLE ENTRY & DETAINER HEARINGS

02/21/2020 01:00:00 PM

duration - 15 minutes

Dubuque County Courthouse, 720 Central Ave, Dubuque, IA

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at **(319) 833-3332** . (If you are hearing impaired, call Relay Iowa TTY at **1-800-735-2942**.)

Date Issued 02/07/2020 04:08:29 PM



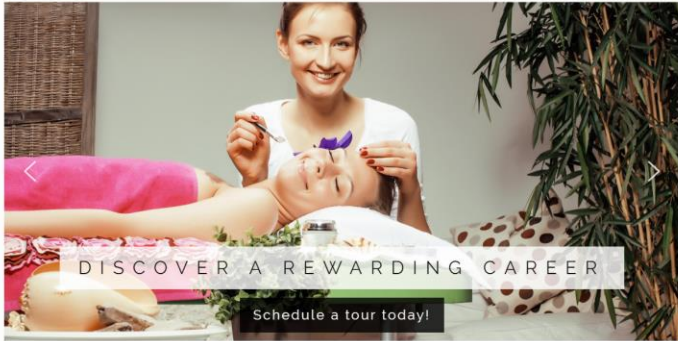
District Clerk of Dubuque

County

/s/ Elizabeth Freund

Inspirit Institute | Education & Sp...
Not secure | inspiritinstitute.com

inspirit
Home Explore School Classes Appointment Services Contact Retail Gifts



DISCOVER A REWARDING CAREER
Schedule a tour today!

Tell me more!

* required

☐ How much is tuition?

☐ Can I get financial aid?

☐ What are my career prospects?

☐ When does it start?

Name:*

Email:*

Phone:*

Zip code:*

By checking this box, I give consent for Inspirit Institute to use automated technology to call and/or text me at the number provided above, including my wireless number if applicable. Call us for information: 563-583-7700

☐ I understand and agree

Send it

Sorry!

Due to unfortunate circumstances we had to close our large Dubuque location. We will be re-opening a smaller location within the next month or two. The Madison & Dodgeville locations are operating as normal & I am starting a FLORIDA location this week. The focus is on more quality - not quantity. I will be posting updates in two weeks. Thank you for your understanding- prayers & support.


Discover how our programs for Massage Therapy can become part of your journey!

Email us, call 563-583-7700 or text 563-451-7855!

Upcoming Classes:

Interested in Massage training? Start today! [Contact our office](#) to setup a tour and consultation!


Looking for Continuing Education? Inspirit offers a select variety of classes! [Click here](#) to see our class schedule.



Nurture your Body, Mind & Soul...


Our Mission Statement

We are committed to being of service to our students, creating a space to grow personally and professionally. We provide quality education for the wellness and beauty industries in a luxury spa environment. We believe in



10:33 AM
6/25/2020


Inspirit Institute | Education & Spa
+
Not secure | inspiritinstitute.com



Home
Explore
School
Classes
Appointment
Services
Contact
Retail
Gifts

Our Mission Statement

We are committed to being of service to our students, creating a space to grow personally and professionally. We provide quality education for the wellness and beauty industries in a luxury spa environment. We believe in open hearts and healing hands, that nurture the bodies, minds and spirits of our community.

Inspirit Institute, is located in beautiful and historic Dubuque, Iowa. We believe careers in Massage Therapy are rewarding life choices. We also believe that by working on ourselves, we can change the world. Our approach on education encompasses a strong scientific base, a solid grasp of many different techniques, the business knowledge to succeed, combined with a heartfelt approach to life. Not only do our students leave with the ability to succeed in a growing field, but their lives are changed in meaningful, significant ways.






Prospective students

Our programs are designed to fulfill the requirements necessary for graduates to sit for boards and qualify to be licensed professionals in Iowa. We provide programs in Massage Therapy that exceed the regulation & licensing requirements in most states.


[Explore >](#)



The School

Drawing on the knowledge of the past and the dreams for the future, Inspirit Institute has a unique vision for a purpose that transforms how we view our world. Students also begin to change their own views of themselves and their world around them as they progress through the program.


[Explore >](#)



Online Booking

For your convenience, you can book your appointments online with our online scheduling system. With online booking it makes scheduling your service much easier. View all of our services, choose your preferred day & time and select the student or professional of your choice.

[Explore >](#)



Gift Certificates

Inspirit Institute goes above and beyond to add many different options for services. Give a gift of an Inspirit Institute Gift Card. Enjoy a relaxing massage, rejuvenating facial, or refresh your look with any of our salon services. To view all of our services [click here](#).

[Explore >](#)

Apply today!

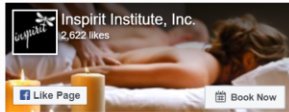
To apply [download](#), fill out and send application to:

Inspirit Institute, Inc.
Education & Spa for Health & Beauty
3100 Cedar Crest Ridge, Suite 5
Dubuque, IA 52003

[Inspirit Application 2017](#)
(also included in catalog)

For more info please call **563.583.7700**
Or email admissions@inspiritinstitute.com

Upcoming Classes



Inspirit Institute, Inc. does not have any upcoming events.

Office Hours:
Monday - Friday: 9:00 am - 9:00 pm

10:34 AM
6/25/2020

A collage of three images. The left image shows five jars of Inspirit! CBD Topical Pain Relief in various scents. The middle image shows a person sleeping peacefully in a bed with a patterned blanket. The right image is a call to action box with the text "What Are You Waiting For?" and a link to "Schedule Here".

Connect

Inspirit Institute, Inc.
Education & Spa for Wellness & Beauty
3100 Cedar Crest Ridge
Suite 5
Dubuque, IA 52003
Phone: 563-583-7700
info@inspiritinstitute.com

Follow

Inspirit Institute...

Like Page

Be the first of your friends to like this

Inspirit Institute, Inc. about a month ago

Inspirit Institute, Inc. ...

Like Comment Share

Inspirit Institute, Inc.

Associations

Associated Bodywork & Massage Professionals

Book a tour

Book a tour today by sending us a message, calling 563-583-7700 or texting 563-451-7855

* indicates required field

Name:*

Email:*

Phone:

Message:*

CAPTCHA Code:*

Submit

Iowa College Student Aid Commission

FUND: '0163

STRATEGIC RESERVE FUND RECONCILIATION

FY 2020 As of June 30, 2020

Beginning Balance As of 07-01-2019 \$27,276,602

REVENUES:

Federal Support ¹	2,904,256
Intra-State Transfers ²	288,704
Conference Registration Fees	9,356
Interest	431,811
Great Lakes Payments ³	3,507,284

TOTAL REVENUES COLLECTED: \$7,141,411

EXPENDITURES:

Salary and Benefits	2,933,803
Travel	73,601
Office Supplies & Postage	33,097
Printing & Binding	85,740
Advertising & Publicity	30,144
Communications	36,352
Rentals	145,457
Prof & Scientific Services	102,862
Sub Grant Pymts & Outside Services	1,221,533
Intra-State Transfers	305,419
Office Equipment	55
IT Equipment, Software & Services	573,586
Miscellaneous Expenses	7,443
State Aid/Transfer to Trust Acct	1,603,175
Aid to Individuals (Scholarships)	54,874

TOTAL EXPENDITURES: (\$7,207,140)

Ending Balance As of June 30, 2020 \$27,270,873

Difference (\$5,729)

Bankers Trust GEAR UP Trust Fund Balance on 06-30- 2020 \$14,535,785

Cash Basis Report

GEAR UP and AmeriCorps Grants¹

Volunteer Iowa, Partnership Loan Program, IOWAccess Citizen Grant²

Great Lakes Payments are received for only 11 months as of June 30³

**Iowa College Student Aid Commission
Operating Expenditure Summary
FY 2020 As of June 30, 2020**

Class Name	FY 2020 Budget	YTD Budget	YTD Actual	YTD Variance	Actual as % of FY 20 Budget
Revenues					
State Appropriation	559,533	559,533	559,533	-	100.00%
Postsecondary Fees	228,000	228,000	255,000	27,000	111.84%
Interest Revenue	338,060	338,060	433,585	95,525	128.26%
PLP - Dept of Revenue	75,000	75,000	78,215	3,215	104.29%
Receipts from Other State Agencies ¹	308,747	308,747	194,889	(113,859)	63.12%
IOWAccess Citizen Facing Website Grant	16,696	16,696	7,985	(8,711)	47.83%
Conference Registration Fees	-	-	9,356	9,356	0.00%
Great Lakes Payments	3,345,231	3,345,231	3,507,284	162,053	104.84%
Federal Awards/Grants					
<i>GEAR UP 2.0 Trust Fund Transfer</i>	<i>1,603,175</i>	<i>1,603,175</i>	<i>1,603,175</i>	<i>(1)</i>	<i>100.00%</i>
<i>GEAR UP 2.0 Scholarship</i>	<i>2</i>	<i>2</i>	<i>36,024</i>	<i>36,022</i>	
<i>GEAR UP Subgrants</i>	<i>1,146,555</i>	<i>1,146,555</i>	<i>722,279</i>	<i>(424,276)</i>	<i>63.00%</i>
<i>State Aid to ETV Foster Care</i>	<i>508,396</i>	<i>508,396</i>	<i>579,050</i>	<i>70,654</i>	<i>113.90%</i>
<i>Other²</i>	<i>712,616</i>	<i>712,616</i>	<i>600,851</i>	<i>(111,765)</i>	<i>84.32%</i>
Subtotal Federal Awards/Grants	3,970,744	3,970,744	3,541,379	(429,365)	89.19%
Total Revenues:	\$8,842,011	\$8,842,011	\$8,587,225	(\$254,786)	97.12%
Expenditures					
Salary and Benefits	4,443,347	4,443,347	3,878,481	(564,866)	87.29%
Travel	160,974	160,974	75,602	(85,372)	46.97%
Office Supplies & Postage	84,712	84,712	34,110	(50,602)	40.27%
Printing & Binding	151,301	151,301	85,740	(65,561)	56.67%
Advertising & Publicity	157,125	157,125	30,144	(126,981)	19.18%
Communications (ICN and Cellular)	45,991	45,991	37,429	(8,562)	81.38%
Rentals	182,764	182,764	145,457	(37,307)	79.59%
Prof & Scientific Services ³	286,180	286,180	102,862	(183,318)	35.94%
Outside Services	189,139	189,139	106,828	(82,311)	56.48%
<i>CE Subgrants</i>	<i>605,000</i>	<i>605,000</i>	<i>392,426</i>	<i>(212,574)</i>	<i>64.86%</i>
Intra-State Reimbursement	75,080	75,080	254,594	179,514	339.10%
IT Equip. & Software/Outside Repairs/Service	692,237	692,237	674,062	(18,175)	97.37%
Expenditures from Federal Awards/Grants					
<i>GEAR UP 2.0 Trust Fund Transfer</i>	<i>1,603,175</i>	<i>1,603,175</i>	<i>1,603,175</i>	<i>(1)</i>	<i>100.00%</i>
<i>GEAR UP 2.0 Scholarship</i>	<i>2</i>	<i>2</i>	<i>54,874</i>	<i>54,872</i>	
<i>GEAR UP Subgrants</i>	<i>1,146,555</i>	<i>1,146,555</i>	<i>722,279</i>	<i>(424,276)</i>	<i>63.00%</i>
<i>State Aid to ETV Foster Care</i>	<i>508,396</i>	<i>508,396</i>	<i>579,050</i>	<i>70,654</i>	<i>113.90%</i>
Subtotal Federal Awards/Grants	3,258,128	3,258,128	2,959,377	(298,751)	90.83%
ETV Unexpended funds/Postsecondary			184,158		
Total Expenditures:	\$10,331,978	\$10,331,978	\$8,777,112	(\$1,554,866)	84.95%
Net Income/ Loss	(\$1,489,967)	(\$1,489,967)	(\$5,729)		
Receipts from Volunteer Iowa and other state agencies¹					
AmeriCorps Grant and administrative expense reimbursements from GEAR UP and ETV grants²					
Consultant and professional fees for Community Engagement and GEAR UP & Website update expenses³					
Operating Expenditure Summary includes State Appropriations, ETV federal funds and Postsecondary Registration Fund.					

Iowa College Student Aid Commission
Summary of Resources and Expenditures
FY 2020 Program Summary As of June 30, 2020

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/UNFUNDED PROGRAMS RELATED TO CHAPTER 261 OF IOWA CODE	POSTSECONDARY REGISTRATION	FEDERAL GRANT/PROGRAMS	COMMUNITY ENGAGEMENT	PLP, FFELP (GREAT LAKES)	TOTALS
FY 2020 Number of Programs	12	5	1	4	3	2	27
FY 2020 State Scholarships/Grants/Loan Repayment Programs	79,547,660	-	-	-	-	-	79,547,660
FY 2020 Appropriation for Administration	559,534	-	-	-	-	-	559,534
FY 2020 State Fees, Interest & Reimbursements	-	-	256,775	186,000	-	4,043,539	4,486,313
FY 2020 Fed Awards/Grants:							-
Payment to Scholarship Trust	-	-	-	1,603,175	-	-	1,603,175
Sub Grants/Admin. Expense Reimbursements	-	-	-	1,308,697	-	-	1,308,697
ETV Federal Grant Reimbursement	-	-	-	629,507	-	-	629,507
Total Revenues:	559,534	-	256,775	3,727,379	-	4,043,539	8,587,226
Personnel	752,425	190,046	477,053	1,539,757	899,808	19,392	3,878,481
Travel	14,667	3,705	9,299	30,014	17,540	378	75,602
Supplies, Printing & Binding, Postage	23,251	5,873	14,742	47,580	27,805	599	119,850
Support-Rent, Communication, Prof/Outside Service	76,160	19,236	48,287	155,853	91,078	1,963	392,576
Legal, Audit and State Reimbursements	47,947	12,110	30,400	98,119	57,339	1,236	247,151
Advertising & Publicity	5,848	1,477	3,708	11,967	6,993	151	30,144
State Transfers/IT Expenses	132,212	33,394	83,825	270,558	158,109	3,408	681,505
Total Operating Cost	1,052,510	265,840	667,313	2,153,848	1,258,672	27,127	5,425,309
Scholarships/Grants/Loan Repayment Programs	75,888,722	14,000	-	54,874	-	-	75,957,596
Aid to individuals (ETV)	-	-	-	579,050	-	-	579,050
Payment to Scholarship Trust (Bankers Trust Fund)	-	-	-	1,603,175	-	-	1,603,175
Grants to K-12 Schools/Communities (Sub Grants)	-	-	-	722,279	392,426	-	1,114,705
Total Expenditures (Incl. Scholarship)	76,941,232	279,840	667,313	5,113,225	1,651,098	27,127	84,679,834
Fund Committed for Scholarship and Aid	3,926,879	-	-	-	-	-	3,926,879
Unexpended Funds for ETV/Postsecondary	-	-	172,649	11,509	-	-	184,158
<i>Net Gain / Loss</i>	<i>(492,976)</i>	<i>(265,840)</i>	<i>(237,889)</i>	<i>(1,374,337)</i>	<i>(1,651,098)</i>	<i>4,016,412</i>	<i>(5,729)</i>
Overall % of Total Expense	90.86%	0.33%	0.79%	6.04%	1.95%	0.03%	100.00%

IOWA COLLEGE STUDENT AID COMMISSION

Postsecondary Registrations, SARA and Exemptions Reports July 2020

Postsecondary Registration Approvals

Staff has approved the following noncontroversial registration applications since the last written report to Commissioners in May of 2020.

- Clarke University (in-state voluntary renewal application)
- Little Priest Tribal College (out-of-state mandatory renewal application)
- Mount Mercy University (in-state voluntary renewal application)
- St. Ambrose University (in-state voluntary renewal application)

Postsecondary Registration Applications Received and Pending Review

Standard Initial or Renewal Applications

- Art of Education University, The (in-state mandatory renewal application)
- Ashford University (out-of-state mandatory renewal application)
- Bellevue University (out-of-state mandatory renewal application)
- Body Wisdom Massage Therapy School (in-state voluntary initial application)
- Brandman University (out-of-state mandatory initial application)
- Chicago School of Professional Psychology (out-of-state mandatory initial application)
- Clarks Summit University (out-of-state mandatory initial application)
- Fuller Theological Seminary (out-of-state mandatory initial application)
- Purdue University Global (out-of-state mandatory renewal application)
- Ross College (out-of-state mandatory renewal application)
- San Joaquin Valley College (out-of-state mandatory renewal application)
- Saybrook University (out-of-state mandatory initial application)
- University of Southern California (out-of-state mandatory renewal application)
- Walden University (out-of-state mandatory renewal application)
- Western Illinois University (out-of-state mandatory renewal application)
- WyoTech (out-of-state mandatory initial application)

Change of Ownership/Governance/Control

- Carrington College (out-of-state)
- DeVry University (out-of-state)
- Northcentral University (out-of-state)
- South University (out-of-state)

Postsecondary registration evaluation reports for approved schools are available upon request.

Initial Iowa SARA Approvals

- Wartburg College

Initial Iowa SARA Applications Under Review

- None

Iowa SARA Renewal Approvals

- Clarke University
- Des Moines Area Community College
- Eastern Iowa Community College
- Grand View University
- Hawkeye Community College
- Iowa Central Community College
- Iowa Lakes Community College
- Iowa State University
- Iowa Western Community College
- Kirkwood Community College
- North Iowa Area Community College
- Northeast Iowa Community College
- Northwest Iowa Community College
- Saint Ambrose University
- Southeastern Community College
- Southwestern Community College
- St. Luke's College
- Waldorf University
- William Penn University

Iowa SARA Renewal Applications Under Review

- Allen College
- Simpson College
- Iowa Valley Community College
- Indian Hills Community College

Iowa Exempt School Approvals

- Des Moines Area Community College
- Eastern Iowa Community College
- Hawkeye Community College
- Iowa Central Community College
- Iowa Central Community College
- Iowa Lakes Community College
- Iowa Western Community College
- Kirkwood Community College
- North Iowa Area Community College Approved
- Northeast Iowa Community College
- Southeastern Community College
- Southwestern Community College

Iowa Exempt School Applications under Review

- Bio-Chi Institute of Massage Therapy
- Coe College
- Faust Institute
- Grinnell College
- Inste Global Bible College
- Iowa Training Academy
- Iowa Wesleyan
- Indian Hills Community College
- Allen College
- Kindred Spirits School of Taxidermy
- New Horizon Computer Learning – Hiawatha
- Salon Professional Academy, The
- Siouxland Pipe Welding
- UnityPoint Health – Des Moines School of Radiologic Technology
- World of Beauty
- Zeal Salon Spa & Academy
- Iowa Valley Community College
- Dancing Prairie Massage Therapy
- Western Iowa Community College
- Upper Iowa University

IOWA COLLEGE STUDENT AID COMMISSION

FAFSA Filing in Iowa: 2020

July 2020

Meghan Oster will present the 2020 FAFSA Filing in Iowa report to the Commission.



FAFSA Filing in Iowa: 2020

In order to qualify for most forms of college financial aid, students must file the Free Application for Federal Student Aid, or FAFSA. This report examines trends in FAFSA filing in Iowa over four cycles, including equity gaps and the potential effects of COVID-19.

EXECUTIVE SUMMARY

Completing the FAFSA is a critical step in the college-going process. At Iowa College Aid, we are focused on increasing the FAFSA filing rate for high school seniors through a variety of Community Engagement programs. This report details Iowa's FAFSA filing rate for public high school seniors over time, overall and broken down by school and student characteristics. In response to the ongoing COVID-19 pandemic, we also analyze trends in overall FAFSA filing and FAFSA renewals. For these analyses, we examine FAFSAs filed prior to June 1 in the 2017-18 through 2020-21 FAFSA cycles.

We find Iowa's FAFSA rate increased substantially from the 2017-18 FAFSA cycle to the 2020-21 cycle. For the three most recent years, Iowa's FAFSA filing rate has approximately matched the national filing rate as of May 31. When we compare Iowa's FAFSA rates over time, we find that the 2020-21 rate falls below previous years, likely due to COVID-19. There has been a 4 percent decline in the number of FAFSAs filed by public high school seniors for 2020-21 compared to 2019-20.

We also find a relationship between some school and student characteristics and FAFSA filing rates. As the percentage of White students in a high school increases, the percentage of seniors filing a FAFSA increases. As the percentage of low-socioeconomic students increases, FAFSA filing rates decline.

Schools in urban areas have lower FAFSA filing rates than schools in rural areas.

The proportion of high school counselors to students within a high school is unrelated to FAFSA filing rates. FAFSA filing rates at high schools participating in our Community Engagement programs are similar to rates at schools that do not participate.

Males, minorities, and low-income high school students are less likely to file the FAFSA than their female, White, and higher-income counterparts. Over time, FAFSA filers in Iowa are coming from wealthier families, suggesting that more work is needed to address important equity gaps in FAFSA filing within high schools.

Iowa's overall number of FAFSAs filed by May 31 in the 2020-21 cycle is lower than the number filed by the same time in the previous cycle by approximately 3 percent. This finding is driven by a decline in new FAFSAs. Among FAFSA renewals, we find that a lower percentage and lower number are from students who are Pell-eligible, suggesting that low-income students are more likely to be reconsidering their postsecondary plans than students from wealthier families. We find that all higher education sectors in Iowa are receiving fewer FAFSAs for 2020-21 than for 2019-20, suggesting, again, that students are reconsidering their postsecondary plans for fall 2020.

INTRODUCTION

The price of higher education continues to rise every year. Many students cannot afford to attend postsecondary institutions without financial aid from the federal government, states, and institutions. One way that students obtain financial assistance is through the Free Application for Federal Student Aid (FAFSA). The FAFSA is required for all federal student aid, including Pell Grants and federal student loans, and is typically required for state and institutional financial aid. For example, in Iowa, the FAFSA serves as the application for the Iowa Tuition Grant and the Future Ready Iowa Last-Dollar Scholarship, two programs that make up more than three-quarters of Iowa student financial aid (State of Iowa Budget Appropriations, 2020).

Because filing the FAFSA is critical for financial aid and the college-going process, this report examines Iowa FAFSA filing rates over time using the most recently available data. Specifically, we analyze FAFSAs filed from October 1 through May 31 for the past four FAFSA cycles. We are especially interested in understanding filing rates for 2020-21 compared to previous years because of the COVID-19 global pandemic. Surveys of 2019-20 high school seniors suggest that some are reconsidering and possibly delaying postsecondary education in the wake of institutional changes (Simpson Scarborough, 2020). Some institutions are concerned about enrollment in the 2020-21 academic year because of the possibility of online-only instruction and drastically changed on-campus experiences (Friga, 2020). Given increased unemployment

(Iowa Workforce Development, 2020) and potentially fewer job opportunities for high school graduates, we believe that higher education is still a good investment for both new high school graduates and current college students, even with anticipated changes in the college experience. Therefore, we examine public high school seniors' FAFSA filing rates, overall FAFSA filing, and FAFSA renewal rates over time. See the appendix for more information about how we constructed the data for these analyses.

We also include analysis of filing rates for high schools that participate in specific Iowa College Aid programs, such as Course to College, GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs), and LCANs (Local College Access Networks). See the appendix for details about these programs.

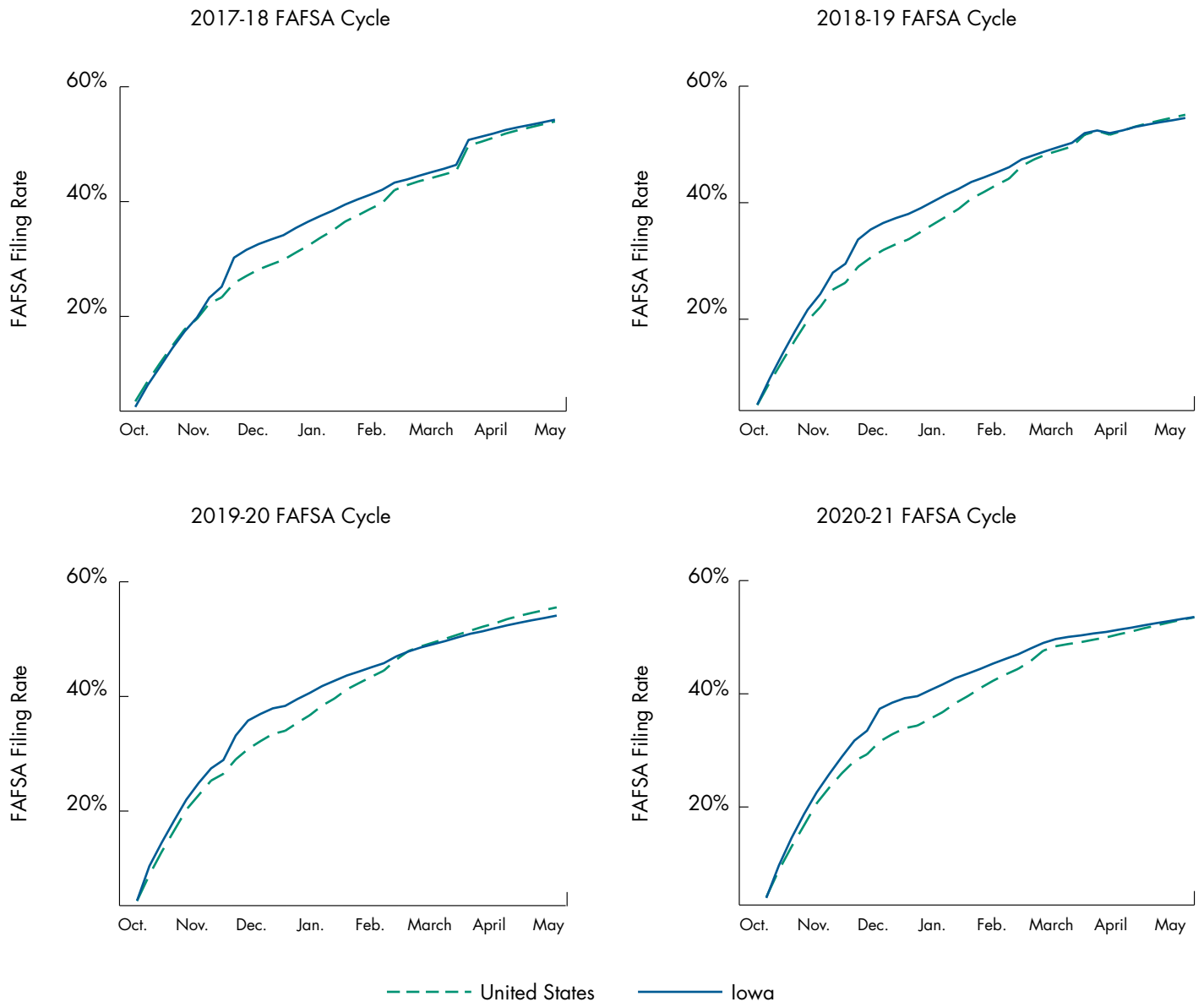
A note about FAFSA cycles: FAFSA cycles are named for the academic year in which aid will be distributed. For example, 2019-20 high school seniors file FAFSAs for the 2020-21 academic year, so their applications are captured in the 2020-21 FAFSA cycle. FAFSA renewals follow the same pattern. For instance, first-year college students in the academic year 2019-20 file FAFSAs for the 2020-21 FAFSA cycle, when they will be in their second year. Therefore, throughout this report, we refer to the “FAFSA cycle” for a given year that describes when the financial aid is expected to be distributed to students.

FAFSA FILING RATES OVER TIME: IOWA VERSUS NATION

We begin our analysis by examining all Iowa high school seniors' FAFSA filing rates (public and private schools) compared to the nation. Figure 1 displays the high school senior FAFSA filing rates for Iowa and the nation from the 2017-18 FAFSA cycle through the 2020-21 FAFSA cycle, ending the last week in May for each year (Federal Student Aid, 2020). During each of the time periods examined, Iowa's filing rate exceeds the national filing rate until March. After March, the national and Iowa FAFSA filing rates are approximately the same in each cycle. Because some

financial aid programs are first come, first served, and some set "priority deadlines" to begin disbursing aid, students who file the FAFSA earlier in the cycle are more likely to receive financial aid. Therefore, Iowa's higher filing rates during the first five months of the cycle might represent better access to financial aid for Iowa's high school seniors. This figure also displays that about 50 percent of high school seniors have filed their FAFSA by the end of their senior year. More seniors need to file the FAFSA by the time they graduate if they plan to continue their education.

Figure 1. Iowa and National High School FAFSA Filing Rates over Time

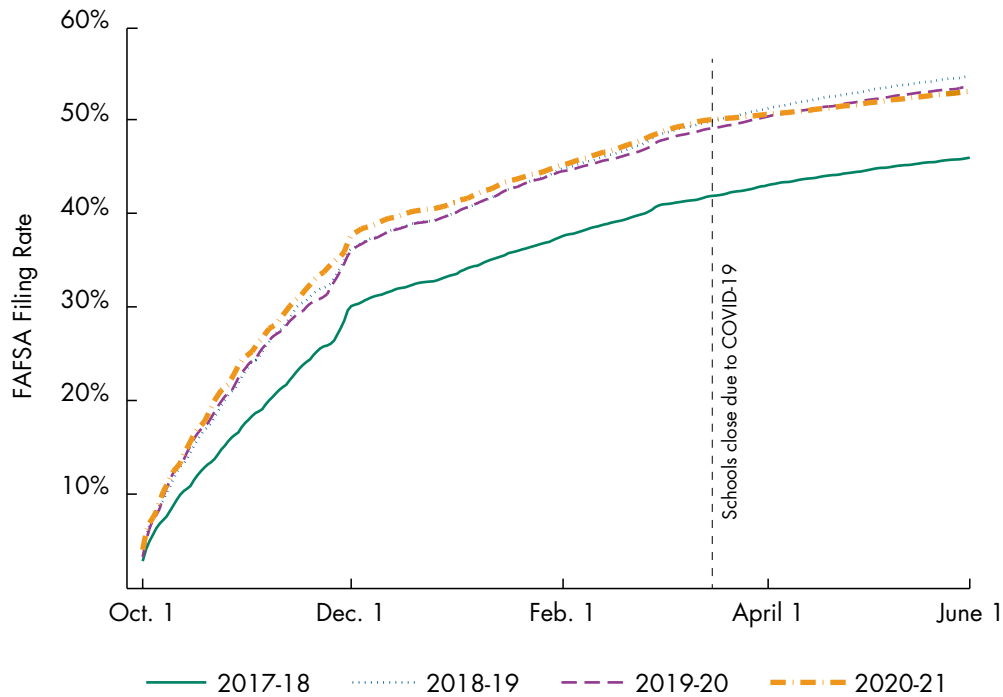


FAFSA FILING RATES BY PUBLIC HIGH SCHOOL CHARACTERISTICS

In this section, we pay particular attention to high school senior FAFSA filing rates within Iowa. We are specifically interested in how FAFSA filing rates vary by public high school characteristics to understand where more work is needed to increase filing rates across the state. Figure 2 shows the FAFSA filing rate within Iowa from October 1 through May 31 for the past four FAFSA cycles. The vertical line indicates March 16, 2020, when schools closed due to COVID-19. Iowa experienced a substantial increase in

FAFSA filing rates after the 2017-18 FAFSA cycle. For the past three years, FAFSA filing rates have followed similar patterns. However, the 2020-21 FAFSA cycle deviated from previous years after schools closed as a result of the pandemic. Once schools closed, FAFSA filing flattened, falling below previous years. The 2020-21 FAFSA filing rate as of May 31 was 52 percent, while the 2019-20 FAFSA filing rate was 54 percent.

Figure 2. Iowa Public High School Filing Rate over Time During a Cycle



As of May 31, 2020, approximately 19,000 public high school seniors had filed a FAFSA (see Figure 3). In the previous year, this number was closer to 20,000, indicating a 4 percent decline in FAFSAs filed by seniors between 2019-20 and 2020-21. In contrast, senior enrollment grew by 1 percent in the same time frame.

Part of the decline in FAFSAs filed is likely due to COVID-19. Once students began their online high school education as of March 16, it became more difficult for high school counselors to help students file FAFSAs. Additionally, high school seniors might have reconsidered their postsecondary plans given the growing concerns over the pandemic.

Figure 3. Number of FAFSAs Completed by Public High School Seniors over Time

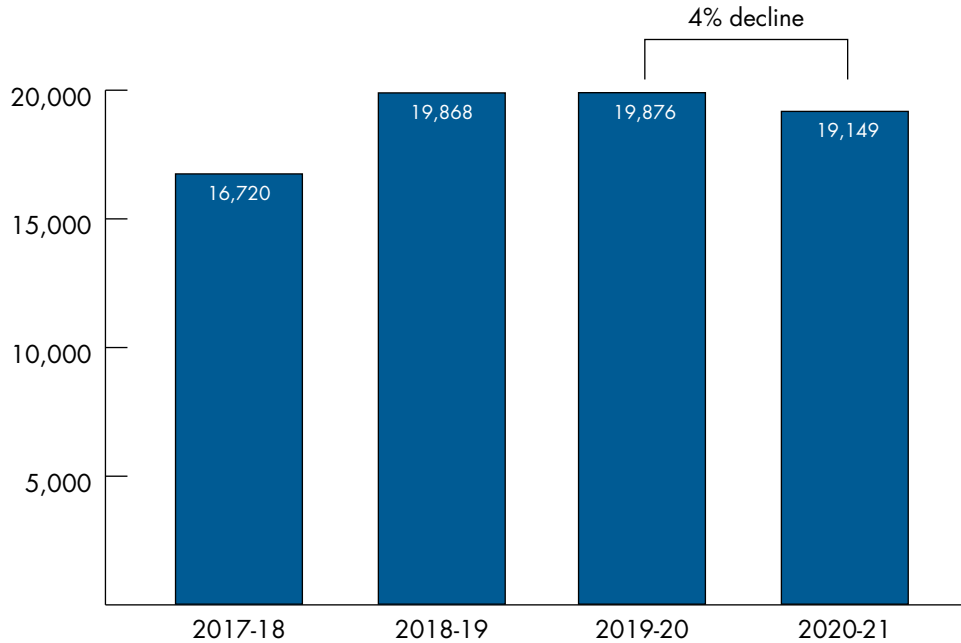


Figure 4 on the next page shows 2020-21 FAFSA cycle filing rates by public school districts. In general, rural school districts have higher FAFSA filing rates than urban school

districts. However, this is likely driven by fewer high school seniors in rural school districts compared to urban school districts.

Figure 4. FAFSA Filing Rates by Public School District

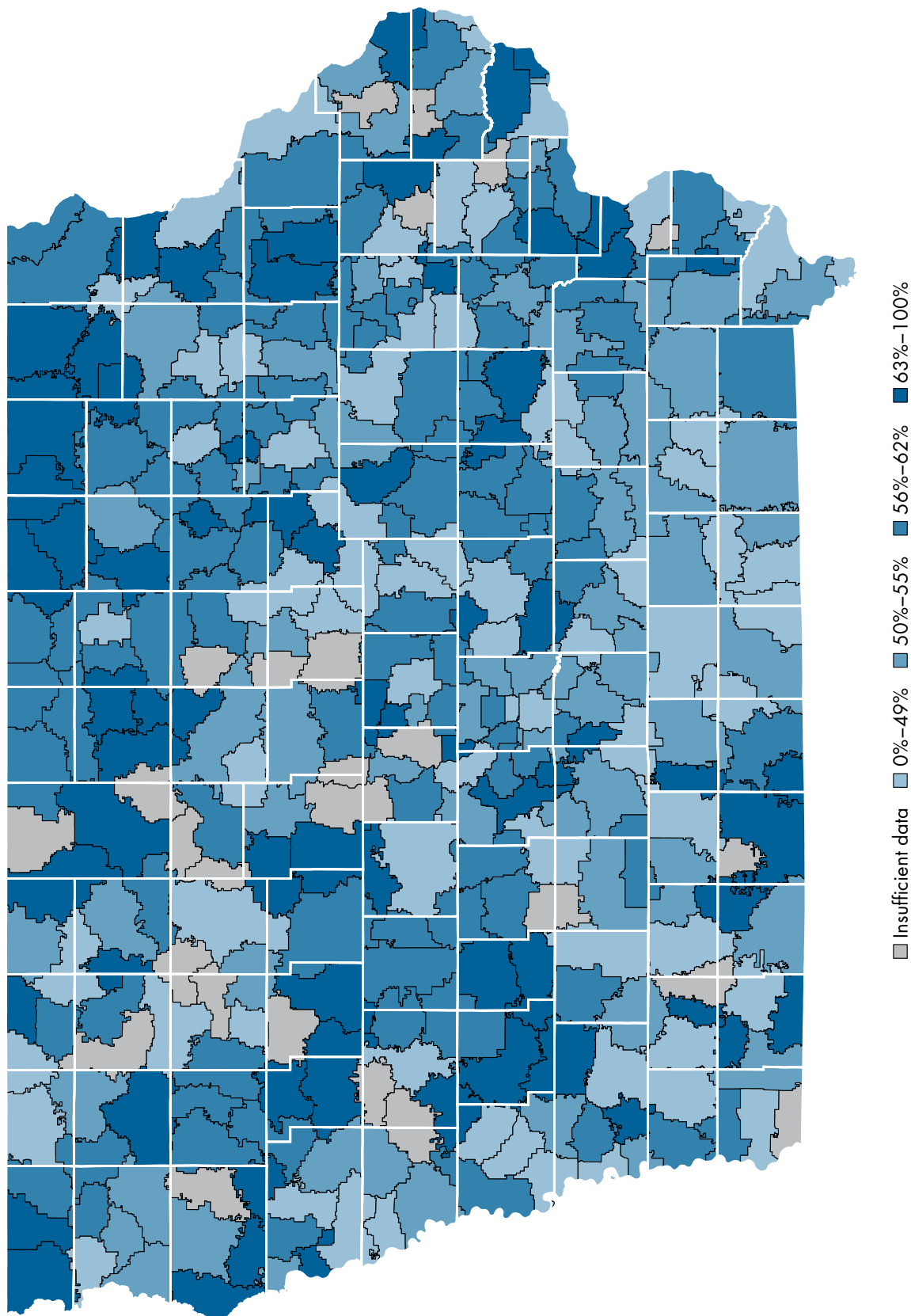


Figure 5 illustrates FAFSA filing rates by the percentage of students in the school building who qualify for free and reduced priced lunch. The circle size indicates enrollment within the school building. The larger the circle, the larger

the school building population. Overall, we find that as the percentage of students in the building who qualify for free and reduced priced lunch increases, the FAFSA filing rate declines.

Figure 5. 2020-21 FAFSA Filing Rates by Free and Reduced Priced Lunch Status

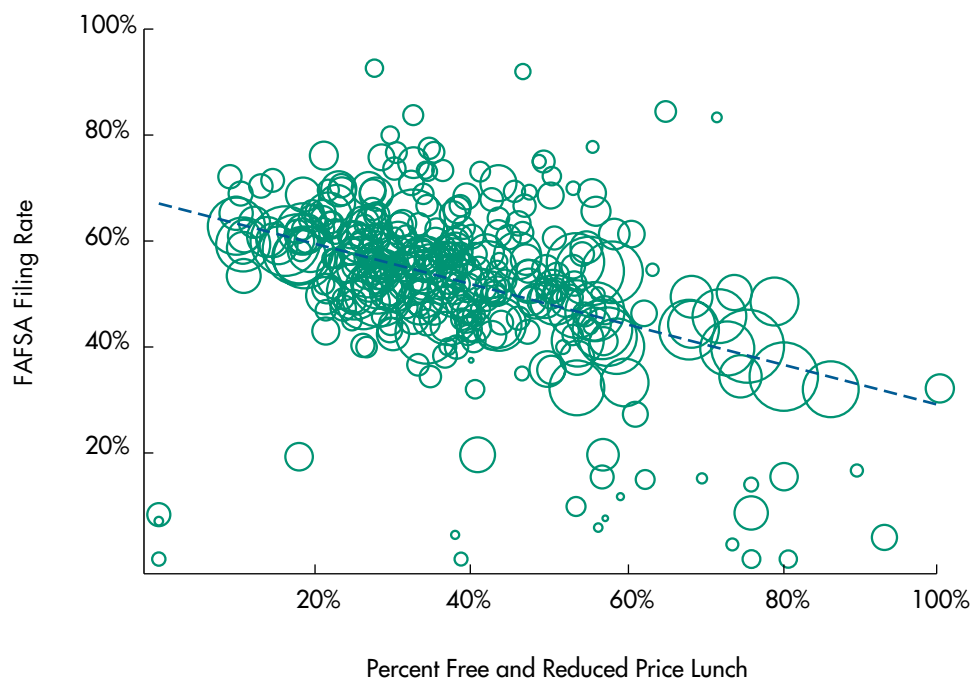


Figure 6 on the next page displays the FAFSA filing rate by the percentage of White students in the school building. Circle size indicates the total enrollment within the school building. First, many schools are clustered on the right side of the graph, indicating that many schools within Iowa have a high percentage of White students. Second, as the percentage of White students increases, so does the percentage of FAFSA filers.

High school counselors are critical to developing a college-

going culture. Counselors often help students determine their post-high school plans, complete applications, and apply for financial aid. Therefore, we examine the relationship between school counselor presence and the FAFSA filing rate. Figure 7 on the next page shows a slight negative, nonsignificant relationship between the number of high school students per counselor and FAFSA filing rates. For this analysis, we consider only schools that have at least one full-time counselor; 63 high school buildings have no counselors, and three high school buildings have only a part-time counselor.

Figure 6. 2020-21 FAFSA Filing Rates by High School Racial Composition

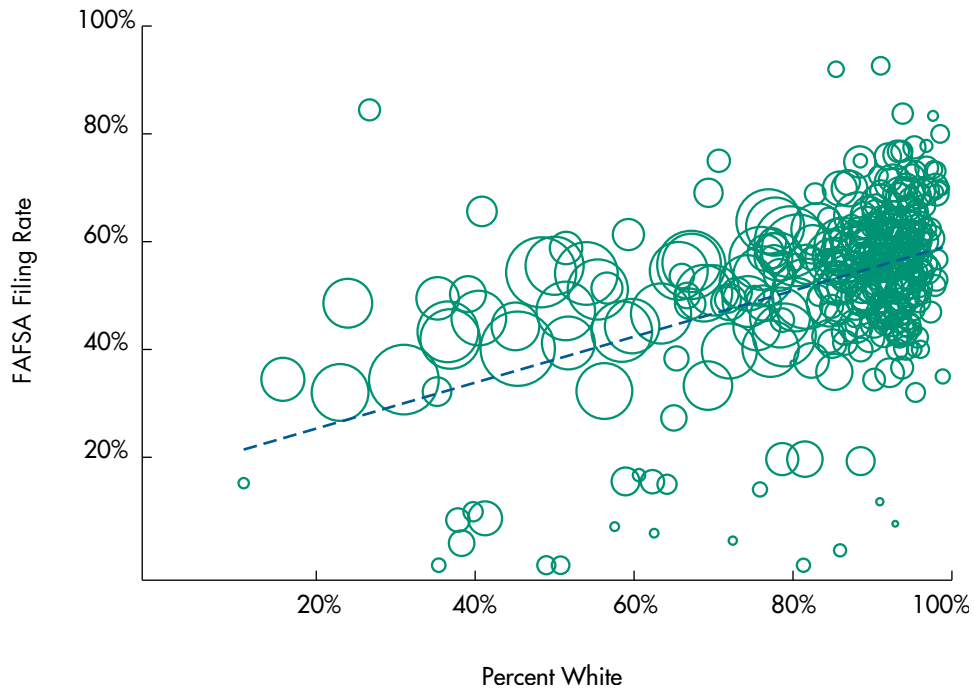
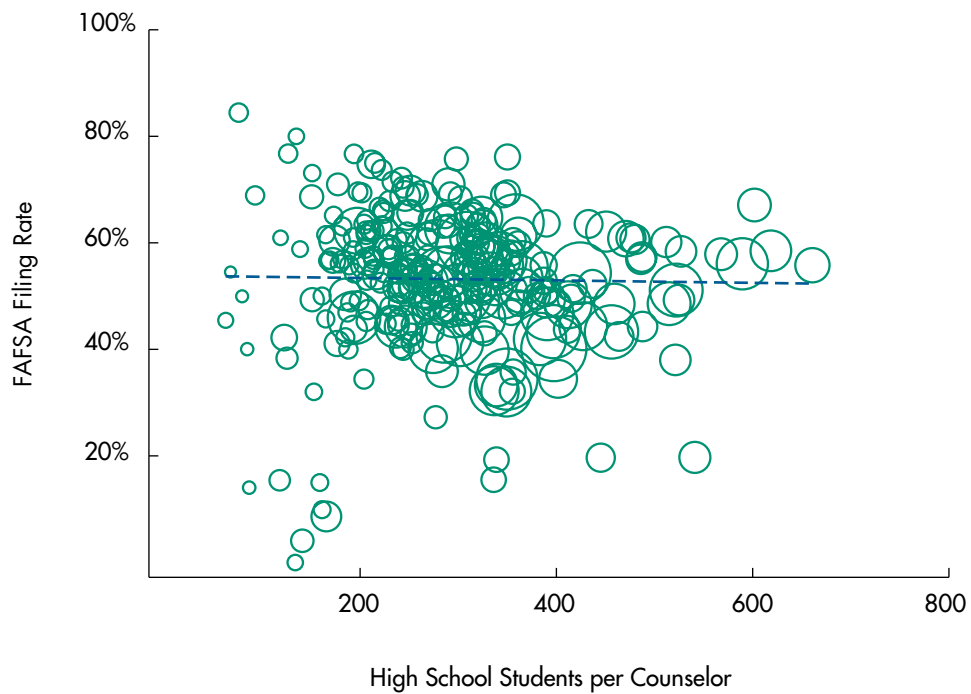


Figure 7. 2020-21 FAFSA Filing Rates by High School Student-to-Counselor Ratio



Note: For schools that have at least one full-time counselor.

Table 1 examines the relationship between FAFSA filing rates and participation in Iowa College Aid's Community Engagement programs. Iowa's overall FAFSA filing rate for 2020-21 as of May 31 was 52 percent. Schools located in LCAN communities had a slightly lower average FAFSA filing rate than schools located in areas without an LCAN (52 percent versus 53 percent). The average 2020-21 FAFSA filing rate for Course to College Partner Schools was 50 percent, whereas the average FAFSA filing rate for schools that were not Partner schools was

53 percent. Schools in GEAR UP Iowa districts had a FAFSA filing rate of 42 percent, compared to 53 percent for non-GEAR UP schools.

It is worth noting that one reason some schools opt into or are targeted for these programs is that they have historically low FAFSA filing rates. More time is needed to determine whether our Community Engagement programs result in higher filing rates. On a positive note, we find that GEAR UP Iowa schools are outpacing non-GEAR UP schools in increasing their FAFSA rates.

Table 1. 2020-21 Average FAFSA Rates by Community Engagement Program Participation

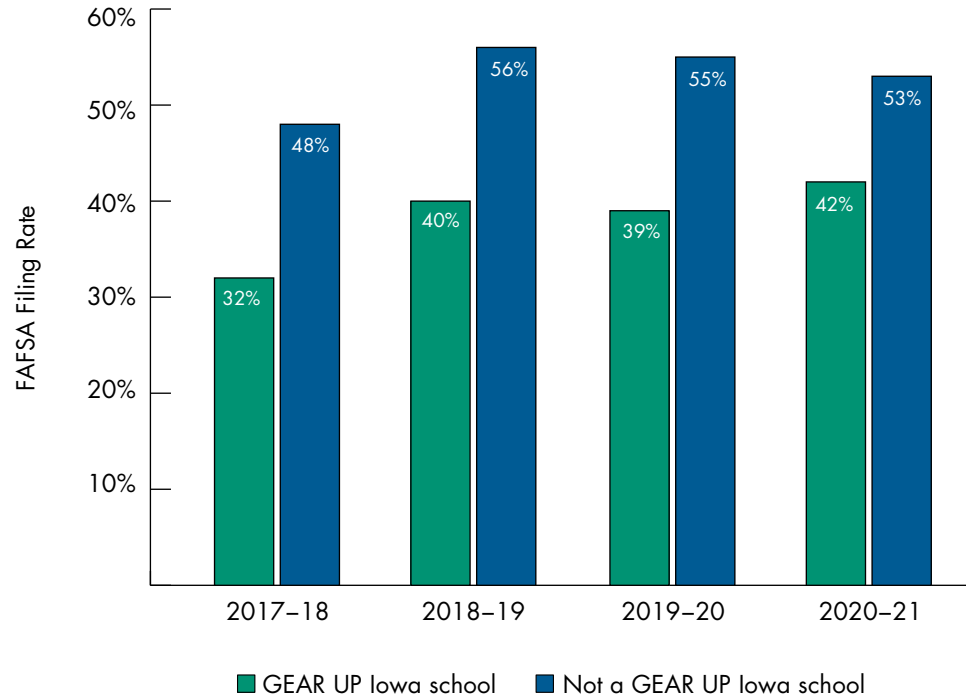
Community Engagement Program	No		Yes	
	Number of Schools	FAFSA Rate	Number of Schools	FAFSA Rate
Local College Access Network	306	53%	36	52%
Course to College Partner	290	53%	52	50%
GEAR UP Iowa	317	53%	25	42%

Note: This is the unweighted average.

Figure 8 on the next page shows FAFSA filing rates over time by GEAR UP Iowa status. The average FAFSA filing rate has been increasing regardless of whether a school participates in GEAR UP. However, GEAR UP schools' FAFSA filing rate increased by 10 percentage points from the 2017-18 FAFSA cycle (32 percent) to the 2020-21 FAFSA

cycle (42 percent), whereas non-GEAR UP schools' FAFSA filing rate increased by 5 percentage points (48 percent to 53 percent). While a gap of approximately 10 percentage points remains between non-GEAR UP schools and GEAR UP schools, this gap has been closing over time.

Figure 8. Average FAFSA Filing Rate over Time
by GEAR UP Iowa Status



FAFSA FILING RATES BY HIGH SCHOOL STUDENT CHARACTERISTICS

Table 2 provides descriptive statistics for all high school seniors (full sample), those who filed the FAFSA for 2020-21, and those who did not file the FAFSA. We find that males, minorities, and students who qualify for free or reduced

priced lunch are underrepresented among FAFSA filers, illustrating equity gaps in FAFSA filing rates for these specific groups.

Table 2. Demographic Statistics of FAFSA Filers and Non-Filers for the 2020-21 FAFSA Cycle (Public High School Seniors Only)

Characteristics	Full Sample	FAFSA Filers	FAFSA Non-Filers
Gender			
Female	48%	56%	40%
Male	52%	45%	60%
Race/ethnicity			
White	78%	83%	71%
Black	6%	4%	8%
Hispanic	11%	8%	14%
Asian	3%	3%	3%
Other	4%	3%	4%
Free/reduced priced lunch			
Free/reduced priced lunch	36%	24%	48%
Neither	64%	76%	52%

Note: Percentages may not add up to 100 due to rounding.

Table 3 on the next page provides overall FAFSA descriptive statistics for students who filed the FAFSA over the past four cycles. For FAFSA filers, the mean head of household's income increased by approximately \$10,000 from 2019-20 to 2020-21, while the median expected family contribution (EFC) increased by about \$2,000. A higher proportion of students were selected for verification (a process in which students may be required to provide additional information to their postsecondary institutions) and fewer students

qualified for the Pell grant in 2020-21 than the previous year. Students listed about the same number of colleges on the FAFSA, and a similar proportion selected only in-state colleges and universities. Higher family incomes, higher EFCs, a higher rate of selection for verification, and a lower rate of Pell eligibility for 2020-21 suggest that high school students from wealthier families are increasingly more likely to file the FAFSA.

Table 3. Descriptive Statistics for Public High School FAFSA Filers over Time

Characteristics	2017-18 FAFSA Cycle	2018-19 FAFSA Cycle	2019-20 FAFSA Cycle	2020-21 FAFSA Cycle
Mean head of household's income	\$97,692	\$94,142	\$93,762	\$105,461
Median expected family contribution	\$9,488	\$8,673	\$9,537	\$11,366
Selected for verification	19%	35%	23%	24%
Pell-eligible	39%	41%	39%	37%
Mean number of colleges indicated on FAFSA	3.1	3.1	3.1	3.1
Percent selecting in-state colleges only	68%	68%	69%	69%

Note: Head of household's income and expected family contribution have been inflated to 2020 dollars.

Table 4 on the next page provides characteristics of institutions where high school seniors sent their FAFSAs over time. On average, students send their FAFSAs to about three institutions, and 1 in 3 send their FAFSA to an out-of-state college. Approximately half of high school seniors send their FAFSA to a two-year institution, and two-thirds send it to a public four-year institution. About 40 percent of high school seniors send their application to a private not-for-profit institution. Only about 4 percent of students

send their FAFSA to a for-profit institution. These findings remain consistent across the four FAFSA cycles examined, suggesting that high school seniors did not change their FAFSA sending behaviors as a result of COVID-19. However, we capture where students sent their FAFSAs only through May 31, 2020. The 2020-21 trend might change as more postsecondary institutions announce their plans for the fall 2020 semester.

Table 4. College Sector Characteristics for Public High School FAFSA Filers over Time

Postsecondary Characteristics	FAFSA Cycle			
	2017-18	2018-19	2019-20	2020-21
Number of institutions	3.1	3.1	3.1	3.1
Sent FAFSA out of state	32%	32%	31%	31%
Sent to at least one public two-year	53%	55%	54%	53%
Sent to at least one public four-year	65%	64%	63%	63%
Sent to at least one private not-for-profit	40%	41%	40%	40%
Sent to at least one for-profit	4%	4%	4%	4%

Note: Percentages will not add up to 100 because students can send their FAFSAs to multiple institutions.

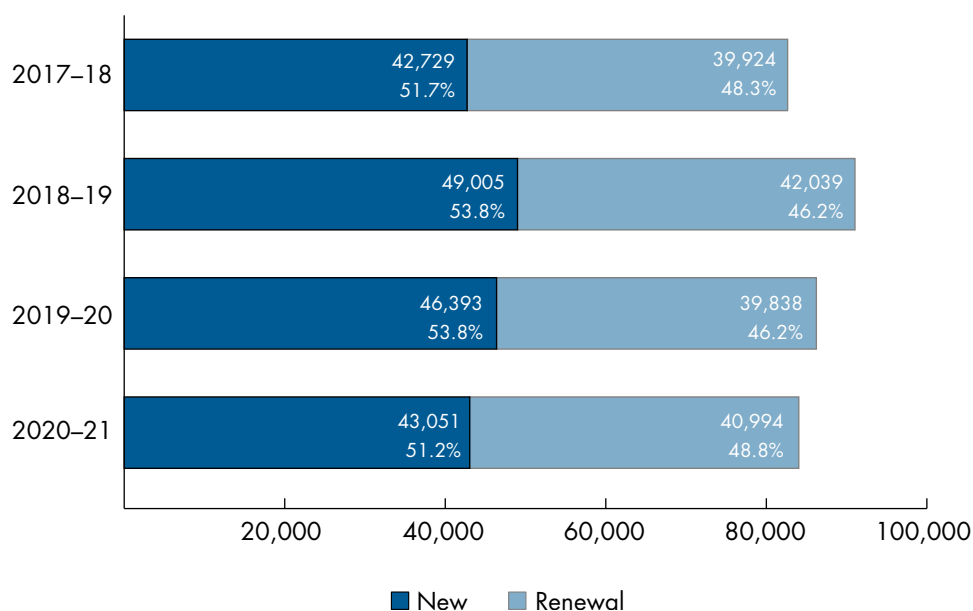
FAFSA FILING RATES BY FAFSA TYPE

Previous sections of this report examine FAFSAs filed only by public high school seniors in Iowa. This section examines all FAFSAs filed in Iowa for undergraduate studies—particularly the characteristics of FAFSA renewals, of increased interest due to COVID-19 and concerns about students returning to college in fall 2020.

When students reapply for federal financial aid, their FAFSAs are classified as renewals. We break down undergraduate FAFSAs into new applications and renewal applications from FAFSA cycle 2017-18 through 2020-21, as of May 31 each year. Figure 9 shows the overall number and percentage of FAFSAs filed by type. Overall, the

number of FAFSAs decreased from the 2019-20 to the 2020-21 FAFSA cycle. This decrease in FAFSAs is driven by a decline of approximately 3 percentage points in new FAFSAs, indicating that there might be fewer new students in the postsecondary education pipeline. (New FAFSAs capture a large portion of high school students but also older individuals who are beginning their postsecondary education.) On the other hand, FAFSA renewals increased from the 2019-20 to 2020-21 cycle by about 1,000 applications (3 percentage points), suggesting that students already enrolled in higher education might not be making drastic changes to their postsecondary plans.

Figure 9. Number and Percentage of Completed Undergraduate FAFSAs by Type: New Versus Renewal over Time



According to work by Bill DeBaun at the National College Attainment Network, a smaller proportion of nationwide FAFSA renewals for 2020-21 were Pell-eligible students compared to 2019-20 (DeBaun, 2020). Figure 10 on the next page shows the number and percentage of renewals by Pell eligibility within Iowa for undergraduate students. From the 2019-20 to 2020-21 FAFSA cycle, the number of FAFSA renewals that were Pell-eligible declined by about 500

applications, whereas the number of renewal applications that were not Pell-eligible increased from about 23,000 to about 25,000 applications. Additionally, the percentage of students renewing FAFSAs who were Pell-eligible has steadily declined since the 2017-18 FAFSA cycle. Most recently, the percentage of Pell-eligible students renewing their FAFSA decreased from 42 percent in the 2019-20 FAFSA cycle to 40 percent in the 2020-21 FAFSA cycle.

Figure 10. Number and Percentage of Completed Undergraduate FAFSA Renewals by Pell Eligibility Status over Time

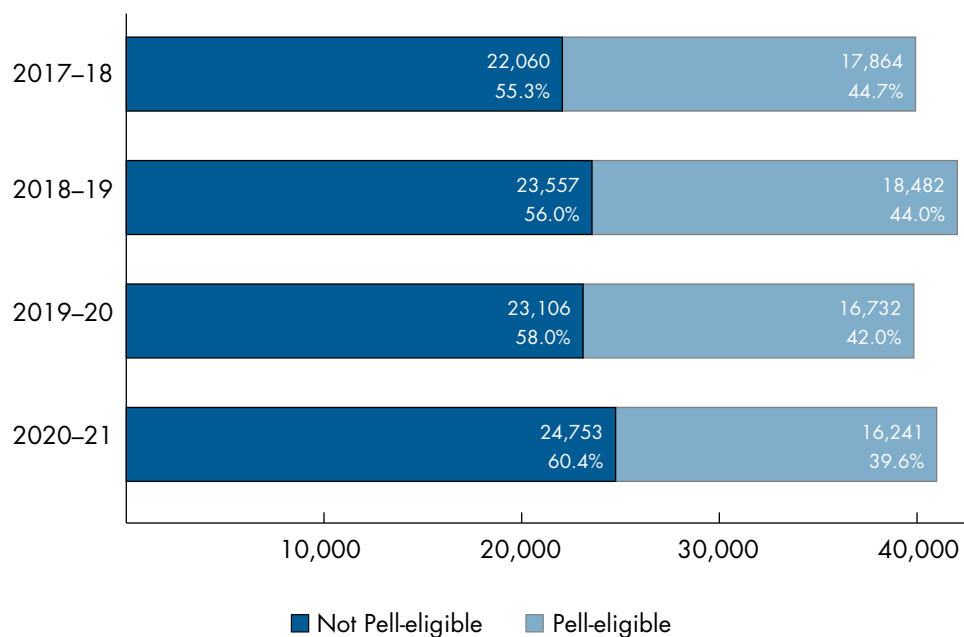


Table 5 illustrates where students sent their FAFSA renewals. On average, renewal applications were sent to about one school. Over time, the percentage of students sending their renewal applications out of state increased from about 23 percent to 35 percent. A third of FAFSA renewals are sent

to public two-year institutions, half are sent to public four-year institutions, a little under 30 percent are sent to private not-for-profit four-year colleges and universities, and about 5 percent are sent to for-profit colleges.

Table 5. College Sector Characteristics for Undergraduate FAFSA Renewals over Time

Postsecondary Characteristics	FAFSA Cycle			
	2017-18	2018-19	2019-20	2020-21
Number of institutions	1.3	1.3	1.3	1.2
Sent FAFSA out of state	23%	28%	32%	35%
Sent to at least one public two-year	32%	32%	31%	29%
Sent to at least one public four-year	49%	51%	50%	49%
Sent to at least one private not-for-profit	29%	29%	29%	28%
Sent to at least one for-profit	6%	6%	6%	5%

Note: Percentages will not add up to 100 because students can send their FAFSAs to multiple institutions.

Table 6 illustrates how many students sent their FAFSA application to at least one college in each category from the 2017-18 cycle through the 2020-21 cycle. Overall, we find a 3 percent decline in the total number of FAFSAs filed by May 31 for undergraduate students. Regarding where students sent their FAFSAs, we find a 15 percent decline

for for-profit institutions and an 8 percent decline for two-year institutions. We find that public four-year institutions and private not-for-profit colleges declined by 3 percent and 4 percent, respectively. These findings might indicate that higher education institutions can expect lower enrollments for the fall 2020 semester.

Table 6. College Sector Characteristics for Total Undergraduate FAFSAs over Time

School Type	FAFSA Cycle				Percent Change from 2019-20 to 2020-21
	2017-18	2018-19	2019-20	2020-21	
Sent to at least one public two-year	34,960	39,402	36,293	33,516	-8%
Sent to at least one public four-year	39,221	44,085	41,373	39,936	-3%
Sent to at least one private not-for-profit	25,039	27,852	26,635	25,503	-4%
Sent to at least one for-profit	6,972	7,365	6,408	5,439	-15%
Total number of FAFSAs filed	82,653	91,044	86,231	84,045	-3%

Note: Numbers will not add up to the total because students can send their FAFSAs to multiple institutions.

CONCLUSION

As a key step in the college-going process, FAFSA filing is a major focus of many initiatives to raise the state's higher education attainment rate. Therefore, a drop in the rate or number of FAFSAs filed by high school seniors should be of concern to higher education advocates. Iowa has experienced both.

While the FAFSA filing rate for public high school seniors in Iowa rose substantially between 2017-18 and 2018-19, it has been relatively flat since. An upward trend early in the 2020-21 cycle was erased by a fall-off in the filing rate after most K-12 and higher education institutions closed physical campuses in March due to the COVID-19 pandemic. The total number of FAFSAs filed by public high school seniors also fell in the 2020-21 cycle, even though the number of enrolled seniors increased slightly from the year before. Future efforts to raise Iowa's filing rate will need to offset these losses from the 2020-21 cycle.

When we examine school characteristics, we find that FAFSA filing rates are lower for urban schools, low-income schools, and schools with a higher percentage of minority students. Efforts to raise the FAFSA filing rate must address these gaps by supporting students and families who might be unfamiliar with college-going steps, including the FAFSA.

One such initiative, GEAR UP Iowa, has shown promise, with GEAR UP schools experiencing considerably larger growth in FAFSA filing rates than their non-GEAR UP counterparts.

COVID-19 has sparked new concerns about college enrollment for fall 2020. An examination of all FAFSAs filed in Iowa for 2020-21 (by high school students, current college students, and adults entering college) lends credence to these concerns. While the number of FAFSA renewals rose in 2020-21 from the year before, a drop in the number of new FAFSAs was enough to drive the overall number of FAFSAs down, possibly indicating a drop in enrollment. The percentage of FAFSA renewals filed by Pell-eligible students is also declining, suggesting that a disproportionate number of low-income students might be choosing not to return to college in 2020-21.

This report examines FAFSA filing through May 31, 2020—after most institutions had moved to online-only instruction for the spring term, but before they had announced their plans for the fall term. Therefore, while the data presented here might reflect some effects of COVID-19, only fall 2020 enrollment numbers will capture the effects on higher education in their entirety.

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APPENDIX

Data for Iowa Versus National Analysis

For the first section of this report, we compare Iowa FAFSA filing rates with national FAFSA filing rates. To complete this analysis, we use publicly available data from the U.S. Department of Education (Federal Student Aid, 2020). These weekly files contain the number of completed FAFSAs at each public and private high school in the country up to the previous Friday. Starting in February 2020, Iowa College Aid staff downloaded and processed the weekly files. Prior to that, we received data from Nicholas Hillman and Ellie Bruecker from University of Wisconsin as they have been downloading these files for the past four years.

To calculate a national rate, we added the numbers of FAFSA filers in all 50 states and divided by the projected 12th-grade enrollment in public and private schools in the country provided by Western Interstate Commission for Higher Education (Western Interstate Commission for Higher Education, 2016). To calculate the Iowa rate, we added the numbers of FAFSA filers in Iowa and divided by the 12th-grade enrollment in public and private high schools provided by Iowa Department of Education (Iowa Department of Education, 2020). We completed this process for each year displayed.

Data for School and Student Characteristics

High school senior enrollment data: Our analysis of FAFSA filing rates within Iowa begins with high school senior enrollment data from the Iowa Department of Education. These files contain all seniors in Iowa who enrolled at a public high school from academic years 2016-17 through 2019-20. The high school senior enrollment files provide demographic characteristics of the students, including the school where they enrolled during senior year. For this analysis, we use the school where the student was enrolled during the fall semester of senior year. Within this dataset, it is possible for a student to be included in multiple academic years if they did not graduate on time. In total, the data contain 148,903 senior records. This file is unique at the student-year level.

FAFSA data: We match the senior enrollment files to our FAFSA records for a given year. For this analysis, we create

a single, combined FAFSA file for each year up to May 31 of that year (FAFSA cycles 2017-18 through 2020-21). We use data elements from the demographic, entry, Institutional Student Information Record (ISIR), student, parent, and vendor table. We obtain student characteristics (e.g., gender, dependency status) from the demographic table. The entry table lists the student's last transaction, which we use to identify their most recent FAFSA. The ISIR table contains information about Pell eligibility, EFC, and rejection codes. The student table contains tax information for the student, such as adjusted gross income. The parent table provides parent tax information. The vendor table provides information on which institutions received the student's FAFSA. All tables contain the student's Social Security Number, transition number, and name ID. Therefore, these tables are matched using Social Security Number, transaction number, and name ID. For this analysis, we use the last transition in our files as of May 31. A student is considered to have a completed FAFSA if they have a calculated EFC.

Matched FAFSA and high school enrollment file: To create a file that indicates whether a high school senior filed a FAFSA in a given academic year, the public high school senior enrollment file is matched to the FAFSA data described above. To complete this match, we begin with the high school senior enrollment file and then match it to the FAFSA files on first name, last name, and date of birth. Before completing the match on first and last name, we standardize the names by capitalizing all letters and removing hyphens and punctuation. We use the soundex phonetic filing system and the Proc SQL sounds-like function while operating a Statistical Analysis System (SAS) module. The sounds-like function is based on an algorithm for identifying words and names that sound alike. The technique has been used for years to track genealogical data and is very useful when fuzzy matching of character values is needed to account for variations in spelling. Because students can be enrolled multiple times as a senior within our high school enrollment file, we individually match each senior class to the corresponding FAFSA cycle (e.g., class of 2016-17 is matched to the 2017-18 FAFSA cycle). Once matched, we exclude any FAFSA records that do not match a high school senior

record. High school seniors who match to the FAFSA file and have an accepted FAFSA record are considered to have filed a FAFSA in that given year. High school seniors who do not

match to the FAFSA file or whose last FAFSA record is a rejected record are considered to have not filed the FAFSA.

Table 7. Number of Observations by File Type and Year

Dataset		FAFSA Cycle			
		2017-18	2018-19	2019-20	2020-21
1	All FAFSAs filed—new and renewals, through May 31	111,072	109,070	103,611	101,134
2	High school senior enrollment file	37,694	37,375	36,816	37,018
3	Number of matches between all FAFSAs (row 1) and high school senior enrollment files (row 2)	16,720	19,868	19,876	19,149
4	FAFSA filing rate (row 3 as a percentage of row 2)	44%	53%	54%	52%

Note: The high school senior enrollment file is from the current academic year (e.g., the 2016–17 public high school enrollment file is matched to the 2017-18 FAFSA cycle file).

Community Engagement Data

In addition to FAFSA records and high school enrollment information, we use internal data that track public high school participation in our various community engagement programs. Specifically, we use data that lists individual high schools and their participation status in Course to College, GEAR UP Iowa, and LCANs.

Course to College is a system of supports that helps high schools build a college-going culture. Schools can choose to be Participants, which gives them access to free materials and data, or Partners, which means they agree to host college-related events and share data with Iowa College Aid and are eligible for mini grants and AmeriCorps members.

The 2020-21 FAFSA cycle marks the second year of the statewide Course to College FAFSA Completion Initiative. In collaboration with the Iowa Department of Education and Iowa Area Education Agencies, we provide high school counselors with weekly updates on which students have

completed the FAFSA. All public high schools in the state, registered in Course to College or not, receive this student-level data that allows them to provide targeted one-on-one assistance to students who have not completed a FAFSA. As the state agency overseeing Iowa's grants and scholarships, we receive FAFSA records for all Iowans who complete the form, and we combine this information with high school senior enrollment files from the Iowa Department of Education. This report uses the same data that are used to generate those weekly updates.

GEAR UP is a federal college access program, administered by Iowa College Aid, serving 12 Iowa school districts where at least half the students qualify for free and reduced price lunch. Current GEAR UP Iowa students graduated from high school in spring 2020. Local College Access Networks, or LCANs, are community-based collaborations, funded and supported by Iowa College Aid, to increase college attainment levels in specific areas of the state.

For this file, there are 357 records for public high schools. The matched FAFSA and public high school senior file is matched to the community engagement data at the school level by the district and school number.

Data for Renewal Analysis

For the FAFSA renewal analysis, we use data from the four most recent FAFSA cycles up to May 31. We combine data

from the various FAFSA tables described above to create one single file of all FAFSA records from the 2017-18 through 2020-21 FAFSA cycles. In total, there are 454,933 records.

We exclude records after May 31 (n=29,995), graduate students (n=65,713), records with uncalculated EFCs (n=11,410), and rejected ISIRs (n=3,842). Then we flag renewal FAFSAs using Application Source Site Codes 2R, 3R, 7R, and 8R.



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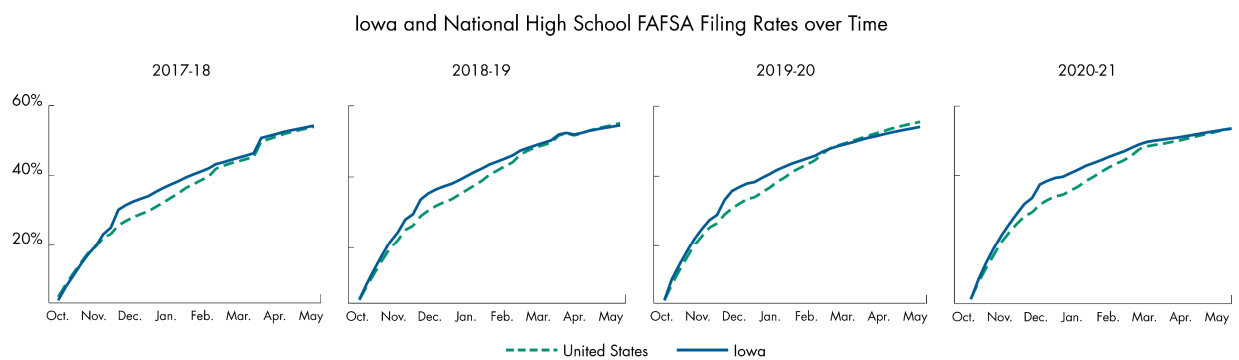


Outline

- Iowa versus Nation
- Public High School Characteristics
- Public High School Student Characteristics
- FAFSA Type

Iowa versus Nation

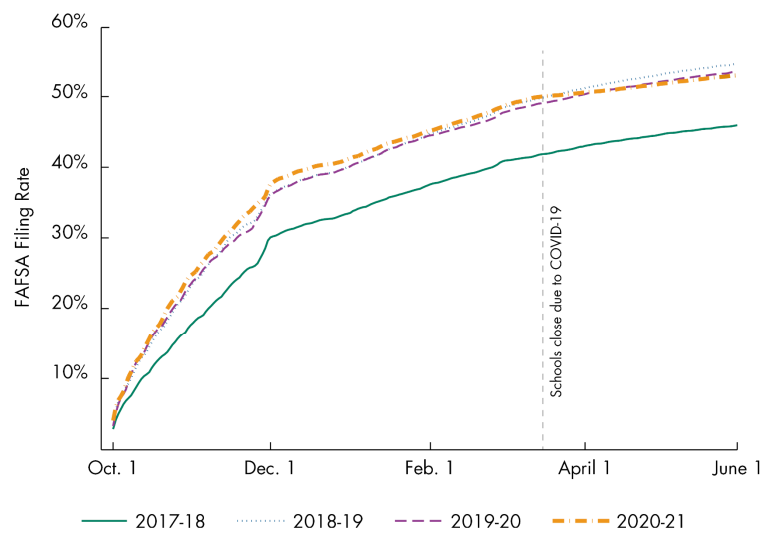
Iowa versus Nation



Public High School Characteristics

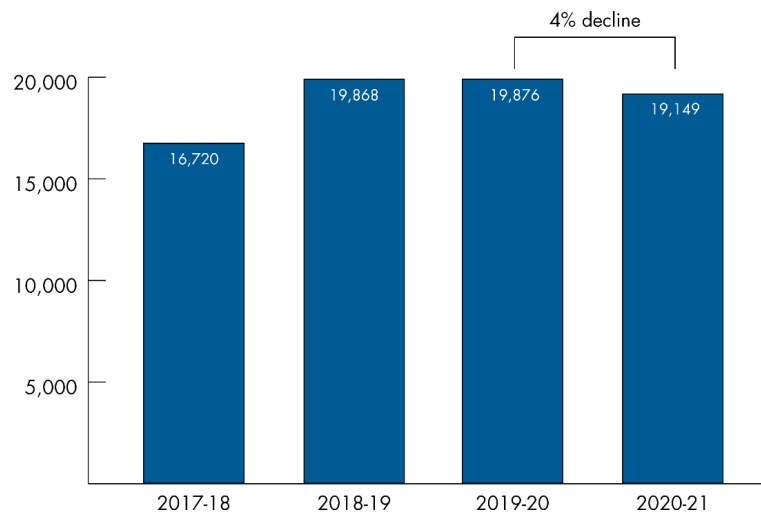
Public High School Characteristics

Iowa Public High School Filing Rate over Time During a Cycle



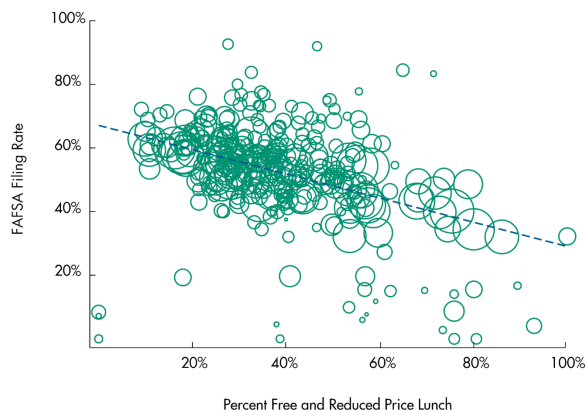
Public High School Characteristics

Number of FAFSAs Completed by Public High School Seniors over Time

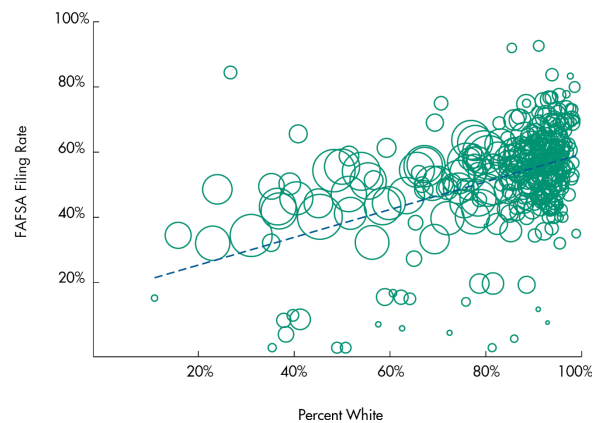


Public High School Characteristics

2020-21 FAFSA Filing Rates by Free and Reduced Priced Lunch Status



2020-21 FAFSA Filing Rates by High School Racial Composition



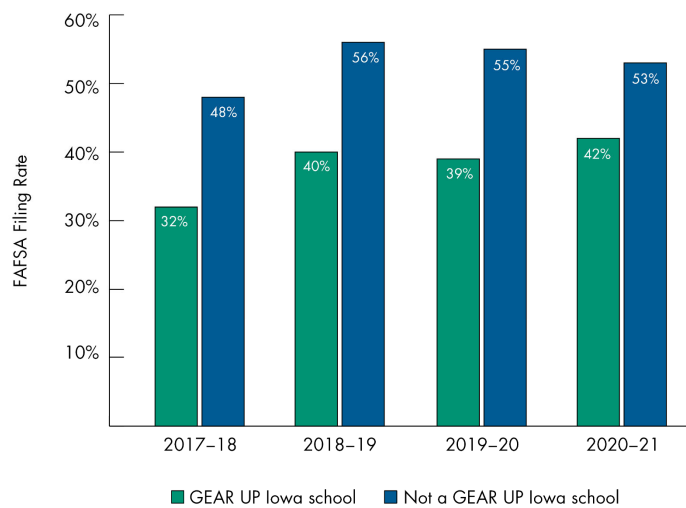
Public High School Characteristics

2020-21 Average FAFSA Rates by Community Engagement Program Participation

Community Engagement Program	No		Yes	
	Number of Schools	FAFSA Rate	Number of Schools	FAFSA Rate
Local College Access Network	306	53%	36	52%
Course to College Partner	290	53%	52	50%
GEAR UP Iowa	317	53%	25	42%

Public High School Characteristics

Average FAFSA Filing Rate over Time by GEAR UP Iowa Status



Public High School Student Characteristics

Public High School Student Characteristics

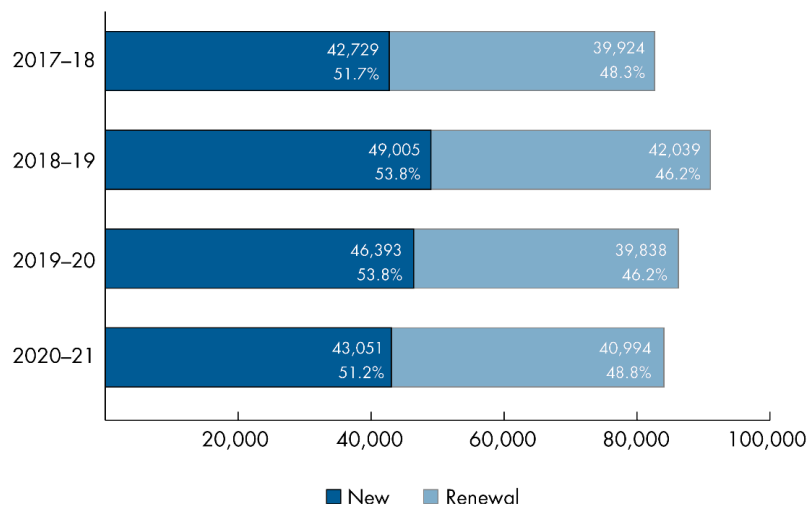
Demographic Statistics of FAFSA Filers and Non-Filers
for the 2020-21 FAFSA Cycle (Public High School Seniors Only)

Characteristics	Full Sample	FAFSA Filers	FAFSA Non-Filers
Gender			
Female	48%	56%	40%
Male	52%	45%	60%
Race/ethnicity			
White	78%	83%	71%
Black	6%	4%	8%
Hispanic	11%	8%	14%
Asian	3%	3%	3%
Other	4%	3%	4%
Free/reduced priced lunch			
Free/reduced priced lunch	36%	24%	48%
Neither	64%	76%	52%

FAFSA Type

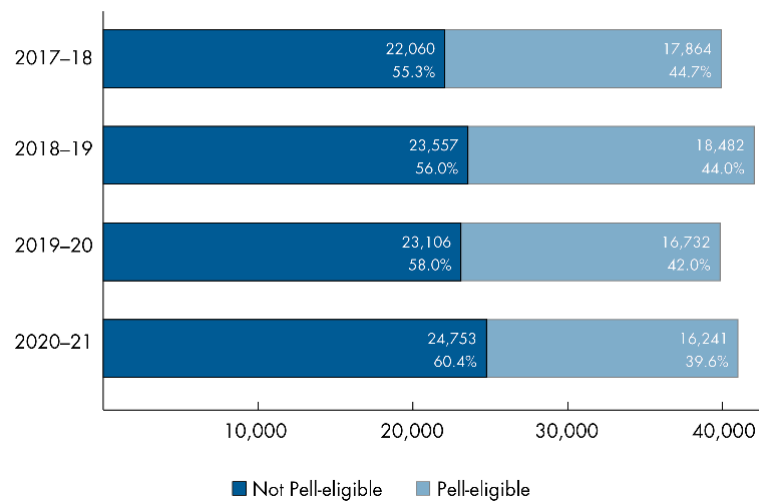
FAFSA Type

Number and Percentage of Completed Undergraduate FAFSAs by Type: New Versus Renewal over Time



FAFSA Type

Number and Percentage of Completed Undergraduate FAFSA Renewals by Pell Eligibility Status over Time



FAFSA Type

College Sector Characteristics for Total Undergraduate FAFSAs over Time

School Type	FAFSA Cycle				Percent Change from 2019-20 to 2020-21
	2017-18	2018-19	2019-20	2020-21	
Sent to at least one public two-year	34,960	39,402	36,293	33,516	-8%
Sent to at least one public four-year	39,221	44,085	41,373	39,936	-3%
Sent to at least one private not-for-profit	25,039	27,852	26,635	25,503	-4%
Sent to at least one for-profit	6,972	7,365	6,408	5,439	-15%
Total number of FAFSAs filed	82,653	91,044	86,231	84,045	-3%

Questions?

IOWA COLLEGE STUDENT AID COMMISSION

Audit and Finance Committee Report

July 2020

The Audit and Finance Committee met prior to the Commission Meeting. Committee Chair, Commissioner Fitzgibbon, will provide a report to the Commission.

IOWA COLLEGE STUDENT AID COMMISSION

Legislative Committee Report

July 2020

The Legislative Committee met prior to the Commission Meeting. Committee Chair, Commissioners Ash, will provide a report to the Commission.

2020 Legislative Session-in-Review: Iowa College Aid

January 13, 2020	First day of 2020 legislative session.
February 5, 2020	Staff present on health care-related workforce incentive programs administered by the Commission to the Health and Human Services and Education Appropriations Subcommittees.
February 26, 2020	Staff present Future Trends in Higher Education to the House Appropriations Committee
February 26, 2020	The House passes House File 2291, which allows the Commission to organize a nonprofit corporation, 96-0.
March 12, 2020	Governor Reynolds signs Senate File 2118, with retroactive applicability to January 1, 2019, allowing the Commission to repay refinanced education loans for recipients of three health care-related loan repayment programs. Staff implemented the amendments immediately and made a corresponding loan payment for a recipient within weeks.
March 15, 2020:	The 2020 legislative session is suspended due to COVID-19.
June 3, 2020	The 2020 legislative session resumes.
June 14, 2020	Just after 1:30pm, the House and Senate conclude their work and adjourn, marking the end of the 2020 legislative session.
June 17, 2020	Governor Reynolds signs Senate File 2398, a bill that creates a loan repayment program for rural veterinarians which will be administered by the Commission.
June 29, 2020	Governor Reynolds signs House File 2629, a bill amending and creating new policy related to the Future Ready Iowa Act. Staff were instrumental in vetting the corresponding amendments to the Future Ready Iowa Last-Dollar Scholarship with external constituents.
June 30, 2020	<p>House File 2643, an omnibus appropriations bill that provides FY21 appropriations to programs administered by Iowa College Aid, is signed by the Governor Reynolds.</p> <p>Important policy/funding provisions include:</p> <ul style="list-style-type: none"> • \$300,000 in new appropriations to make five awards under the new Rural Veterinarian Loan Repayment Program. • Provides an increase of \$32,000 in administrative funding for the Commission to administer the Future Ready Iowa Last-Dollar Scholarship Program. • Increases the maximum balance of the Scholarship and Grant Reserve Fund from 1% to 2% of prior year appropriations in specified grant programs administered by the Commission. This fund is used to offset shortfalls in funding for financial aid programs administered by the Commission. • Transfers \$600,000 in uncommitted FY20 funding in the Future Ready Iowa Grant to the Future Ready Iowa Last-Dollar Scholarship, to cover an FY20 funding shortfall in the Last-Dollar Scholarship.